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TWENTY-FOURTH ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1899.

PART II.

RELATING TO

CO-OPERATIVE BANKS, COLLATERAL LOAN COMPANIES, MORTGAGE LOAN AND INVESTMENT COMPANIES.

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Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
ROOM 124, STATE HOUSE, BOSTON, Feb. 7, 1900.

To the Honorable the Senate and House of Representatives in General Court assembled.

The Board of Commissioners of Savings Banks has the honor to present herewith Part II. of the twenty-fourth annual report of the Board, showing the condition at close of business, Oct. 31, 1899, of

125 co-operative banks with assets of . . .	$26,744,647 30
3 collateral loan companies with assets of . .	744,260 61
1 mortgage loan company in liquidation.	
1 mortgage loan company in hands of receiver.	

CO-OPERATIVE BANKS.

The number of these institutions has been increased during the past year by the addition of the

Highland Co-operative Bank,

which commenced business Feb. 27, 1899; this bank is located in that part of Boston known as the Roxbury district.

BUSINESS OF THE YEAR.

During the year ending Oct. 31, 1899, the banks have received $6,299,699.50 for monthly dues; $1,428,256.07 for interest, $45,468.68 for premiums and $49,554.56 for fines.

During the same period there has been returned to members $2,902,205 for dues on shares withdrawn, $57,746 for dues on shares forfeited, $1,923,524 for dues on shares retired and $640,994 for dues on shares matured, — a total of $5,524,469, which sum represents amounts which the members had actually

paid into the banks from time to time on monthly instalments of dues.

In addition to the above sums, there was paid to members $285,181.63 as profits on shares matured, $506,141.27 as profits on shares retired, and those members whose shares were withdrawn or forfeited had been credited with $452,951.49 in profits on shares withdrawn and $8,672.17 in profits on shares forfeited; these amounts, aggregating $1,252,946.56, represent the earnings of the dues eliminated.

The total number of shares issued during the year was 131,040, and the number eliminated was divided as follows: —

Shares withdrawn,	86,481
Shares forfeited,	2,772
Shares retired,	22,103
Shares matured,	4,569
Total,	115,925
The net increase during the year being	15,115

The total number of shares in force Oct. 31, 1899, was 530,589; these shares are distributed among 68,349 holders, who are liable for a monthly payment of $1 per share upon each share held by them; this involves an aggregate saving of $530,589 each month, or of $6,367,068 annually.

The number of shares pledged for loans is 153,276, as against 149,181 on Oct. 31, 1898.

Profits distributed.

The following statement gives the rate per cent. at which profits have been distributed during the year: —

1	bank	distributed	profits	at the	rate of	3	per cent.*
1	bank	"	"	"	"	4	"
1	bank	"	"	"	"	$4\frac{1}{4}$	"
1	bank	"	"	"	"	$4\frac{3}{8}$	"
4	banks	"	"	"	"	$4\frac{1}{2}$	"
1	bank	"	"	"	"	$4\frac{3}{4}$	"
17	banks	"	"	"	"	5	"
1	bank	"	"	"	"	$5\frac{1}{8}$	"
1	bank	"	"	"	"	$5\frac{3}{16}$	"
6	banks	"	"	"	"	$5\frac{1}{4}$	"
1	bank	"	"	"	"	$5\frac{17}{40}$	"

* Highland Co-operative Bank paid only one dividend.

15	banks	distributed	profits	at	the	rate of . .	$5\frac{1}{2}$ per cent.
3	banks	"	"	"	"	. .	$5\frac{5}{8}$ "
1	bank	"	"	"	"	. .	$5\frac{13}{20}$ "
1	bank	"	"	"	"	. . .	$5\frac{7}{10}$ "
8	banks	"	"	"	"	. .	$5\frac{3}{4}$ "
50	banks	"	"	"	"	. .	6 "
4	banks	"	"	"	"	. .	$6\frac{1}{8}$ "
4	banks	"	"	"	"	. .	$6\frac{1}{4}$ "
4	banks	"	"	"	"	. .	$6\frac{1}{2}$ "

A comparison of the rates at which profits have been distributed during the past five years is exhibited in the following statement: —

	1895.	1896.	1897.	1898.	1899.
No. of banks distributing at $1\frac{3}{4}$ per cent.,	0	0	1	0	0*
" " " 2 "	0	0	1	0	0
" " " 3 "	0	0	0	0	1*
" " " 4 "	0	0	0	0	1
" " " $4\frac{1}{4}$ "	0	0	0	0	1
" " " $4\frac{1}{3}$ "	0	1	0	0	0
" " " $4\frac{3}{8}$ "	0	0	0	0	1
" " " $4\frac{1}{2}$ "	1	0	1	1	4
" " " $4\frac{3}{4}$ "	0	0	0	0	1
" " " 5 "	3	5	6	9	17
" " " $5\frac{1}{8}$ "	0	0	0	1	1
" " " $5\frac{3}{16}$ "	0	0	0	0	1
" " " $5\frac{1}{4}$ "	1	1	1	3	6
" " " $5\frac{17}{40}$ "	0	0	0	0	1
" " " $5\frac{7}{16}$ "	0	0	0	1	0
" " " $5\frac{1}{2}$ "	6	6	4	8	15
" " " $5\frac{5}{8}$ "	0	0	2	3	3
" " " $5\frac{13}{20}$ "	0	0	0	0	1
" " " $5\frac{7}{10}$ "	0	0	0	0	1
" " " $5\frac{3}{4}$ "	7	3	3	6	8
" " " $5\frac{4}{5}$ "	0	0	0	2	0
" " " $5\frac{7}{8}$ "	0	0	1	0	0
" " " 6 "	68	81	74	67	50
" " " $6\frac{1}{8}$ "	0	1	1	1	4
" " " $6\frac{14}{100}$ "	0	0	1	0	0
" " " $6\frac{3}{16}$ "	0	0	0	1	0
" " " $6\frac{1}{4}$ "	5	8	8	12	4
" " " $6\frac{3}{8}$ "	0	1	1	1	0
" " " $6\frac{7}{16}$ "	0	0	1	0	0
" " " $6\frac{1}{2}$ "	19	8	10	6	4
" " " $6\frac{3}{4}$ "	2	3	6	1	0
" " " 7 "	4	4	1	0	0
" " " $7\frac{2}{3}$ "	1	0	0	0	0

* New banks, paying only one dividend.

Receipts and Disbursements.

The following consolidated statement of the receipts and disbursements of all the banks during the year shows fully the various items under which such transactions arise: —

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$6,299,699 50	For real estate loans,	$5,952,665 70
From interest,	1,428,256 07	For share loans,	1,043,487 25
From premiums,	45,468 68	For dues capital (withdrawn),	2,902,205 00
From fines,	49,554 56	For dues capital (forfeited),	57,746 00
From transfer fees,	342 30	For dues capital (retired),	1,923,524 00
From real estate loans repaid,	4,839,608 40	For dues capital (matured),	640,994 00
From real estate loans eliminated by foreclosure,	455,802 12	For profits capital withdrawn,	452,951 49
From real estate loans eliminated by maturity of shares,	212,425 00	For profits capital forfeited,	8,672 17
From share loans repaid,	943,156 30	For profits capital retired,	506,141 27
From withdrawal profits,	51,154 52	For profits capital matured,	285,181 63
From forfeiture profits,	1,590 08	For temporary expenses,	128,987 52
From forfeited shares,	25,062 95	For permanent expenses,	2,087 97
From expense,	3,314 29	For forfeited shares,	24,538 14
From real estate,	379,687 94	For interest,	26,565 92
From notes and bonds,	14,542 52	For real estate,	502,257 45
From retired shares,	306,326 05	For retired shares,	306,047 40
From matured shares,	157,113 49	For matured shares,	144,689 87
From personal accounts,	42,957 42	For notes and bonds,	45,107 50
From advance payments,	20,707 85	For personal accounts,	37,069 59
From uncompleted mortgage loans,	31,906 91	For advance payments,	18,367 78
From mortgages,	48,856 66	For uncompleted mortgage loans,	32,083 75
From sundries,	39,200 57	For mortgages,	67,661 08
Cash on hand Oct. 31, 1898,	771,406 06	For sundries,	34,645 80
		Cash on hand Oct. 31, 1899,	1,024,461 96
	$16,168,140 24		$16,168,140 24

A comparison of the above statement with a similar statement in our last report shows an increase of $119,273.52 in dues received and of $259,400 in dues charged out.

Receipts for interest and premiums were $4,714.32 in excess of the sum received in the year preceding.

The sum credited to real estate loans repaid is $318,205.68 more than the same item last year, and the sums charged out for such loans is $208,791.89 less than in the year previous.

In this connection it should be remembered that the item of real estate loans repaid, as also the disbursements for loans made, are both increased, owing to the fact that when the interest rate on a loan is decreased by a repurchase of the money the amount is credited as a loan repaid at the old rate and debited as a new loan at the new rate.

The amount disbursed for share loans is $52,225.05 more than in the year previous; the amount of such loans repaid was $1,547.61 less than in the previous year.

The sum disbursed for expenses, say $128,987.52, exceeds the amount disbursed during the year preceding in the sum of $3,221.27; the ratio of expenses to dues is $\frac{585}{1000}$ of one per cent., and of expenses to assets $\frac{482}{1000}$ of one per cent.

Shares Matured.

During the past year 49 banks have matured shares, to the extent in all of 4,569 in number.

The average time required to reach maturity was $139\frac{8}{10}$ months, the average the year preceding being $139\frac{13}{10}$ months.

The amount of real estate loans cancelled by the maturity of shares is returned as $212,425, as against $136,000 thus returned the previous year; this is a very pleasing exhibit, illustrating as it does the practical working of the plan of co-operative banking, by which the payment each and every month of a small sum, even if required to be made for a period of nearly twelve years, results in the cancellation during the past year of an indebtedness of almost a quarter of a million of dollars in this Commonwealth alone.

The following table gives the names of those banks in which shares have reached maturity during the year, the number of months in each case the shares have been in force, with other facts of interest connected with such maturity: —

Statement of Shares Matured since Last Report.

NAME OF BANK.	Number of Series.	Date of Issue.	Date of Maturity.	Amount paid in per Share.	Maturing Value per Share.	Number of Shares Matured.				Number of Holders.	Number of Borrowers.	Amount of Real Estate Loans cancelled by Maturity of Shares.	Share Loans cancelled by Maturity of Shares.		Total Value of Shares Matured.
						Pledged for R. E. Loans.	Pledged for Share Loans.	Unpledged.	Total.				Number.	Amount.	
Allston Co-operative Bank, . .	1	April, 1887,	Jan., 1899,	$141 00	$203 08	5	14	29	48	17	5	$1,000 00	4	$2,150 00	$9,747 84
Allston Co-operative Bank, . .	2	July, 1887,	April, 1899,	141 00	202 00	-	13	10	23	4	2	-	2	1,550 00	4,646 00
Amesbury Co-operative Bank, .	3	May, 1887,	Jan., 1899,	141 00	202 70	5	9	31	45	9	2	1,000 00	1	200 00	9,121 50
Amesbury Co-operative Bank, .	4	Nov., 1887,	July, 1899,	141 00	202 71	-	6	37	43	8	1	-	1	125 00	8,716 53
Cambridge Co-operative Bank, .	34	Jan., 1887,	Oct., 1898,	142 00	205 71	5	-	-	5	1	1	1,000 00	-	-	1,028 55
Cambridge Co-operative Bank, .	35	July, 1887,	April, 1899,	142 00	205 26	1	2	-	3	2	2	200 00	2	250 00	615 78
Cambridge Co-operative Bank, .	36	Jan., 1888,	Oct., 1899,	142 00	205 20	-	20	-	20	4	4	-	18	2,180 00	4,104 00
Campello Co-operative Bank, .	13	Oct., 1887,	Jan., 1899,	136 00	200 93	9	-	-	9	1	1	1,800 00	-	-	1,808 37
Campello Co-operative Bank, .	14	April, 1888,	Oct., 1899,	138 00	204 72	20	-	-	20	2	2	4,000 00	-	-	4,094 40
Clinton Co-operative Bank. . .	1	Oct., 1887,	July, 1899,	140 00	200 53	16	-	24	40	17	5	3,100 00	-	-	8,021 20
Dedham Co-operative Bank, . .	3	Nov., 1886,	Oct., 1898,	144 00	209 99	-	-	1	1	1	-	200 00	-	-	209 99
Dedham Co-operative Bank, . .	4	May, 1887,	Jan., 1899,	143 00	202 96	3	-	-	3	1	-	1,000 00	-	-	608 88
Enterprise Co-operative Bank, .	1	April, 1888,	Oct., 1899,	139 00	200 29	16	-	-	16	2	2	3,200 00	-	-	3,204 64
Equitable Co-operative Bank, .	19	April, 1887,	March, 1899,	144 00	201 67	20	-	37	57	11	3	4,000 00	-	-	11,495 19
Equitable Co-operative Bank, .	20	Oct., 1887,	Sept., 1899,	144 00	201 08	6	-	39	45	8	1	1,200 00	-	-	9,048 60
Equity Co-operative Bank, . .	2	Sept., 1887,	March, 1899,	138 00	202 89	6	-	83	89	17	2	1,200 00	-	-	18,057 21

Equity Co-operative Bank, . .	3	March, 1888,	Sept., 1899,	138 00	202 41	-	9	65	74	21	3	-	3	1,000 00	14,978 34
Fitchburg Co-operative Bank, .	20	May, 1887,	Dec., 1898,	139 00	200 07	45	1	93	139	47	12	9,400 00	3	200 00	27,809 73
Fitchburg Co-operative Bank, .	21	Nov., 1887,	July, 1899,	141 00	202 28	27	7	90	124	47	7	5,350 00	2	900 00	25,082 72
Germania Co-operative Bank, .	4	April, 1887,	Jan., 1899,	141 00	203 02	7	-	-	7	1	1	1,400 00	-	-	1,421 14
Gloucester Co-operative Bank, .	1	April, 1887,	Dec., 1898,	141 00	202 72	26	11	89	126	28	7	5,050 00	3	1,400 00	25,542 72
Gloucester Co-operative Bank, .	2	Oct., 1887,	June, 1899,	141 00	202 74	6	36	44	86	22	8	1,050 00	7	5,950 00	17,435 64
Grafton Co-operative Bank, . .	1	Nov., 1887,	May, 1899,	138 00	200 97	5	3	52	60	20	3	1,000 00	3	450 00	12,058 20
Guardian Co-operative Bank, .	3	June, 1887,	Feb., 1899,	141 00	200 46	21	5	10	36	10	4	4,200 00	1	700 00	7,216 56
Guardian Co-operative Bank, .	4	Dec., 1887,	Sept., 1899,	142 00	200 52	1	3	16	20	6	2	200 00	1	450 00	4,010 40
Haverhill Co-operative Bank, .	17	May, 1887,	April, 1899,	144 00	205 04	13	30	44	87	22	10	2,500 00	6	4,500 00	17,838 48
Haverhill Co-operative Bank, .	18	Nov., 1887,	Oct , 1899,	144 00	202 92	4	5	82	91	28	4	800 00	3	950 00	18,465 72
Henry Wilson Co-operative Bank,	1	Nov., 1886,	Oct., 1898,	144 00	203 82	16	-	25	41	14	3	3,200 00	-	-	8,356 62
Henry Wilson Co-operative Bank,	2	May, 1887,	May, 1899,	144 00	201 09	16	5	26	47	15	4	3,200 00	1	800 00	9,451 23
Holyoke Co-operative Bank, . .	14	May, 1887,	Jan., 1899,	141 00	203 29	6	-	-	6	1	1	1,200 00	-	-	1,219 74
Holyoke Co-operative Bank, . .	15	Nov., 1887,	July, 1899,	141 00	203 28	8	-	-	8	1	1	1,500 00	-	-	1,626 24
Home Co-operative Bank, . .	11	June, 1887,	Dec., 1898,	138 00	202 00	-	35	38	73	7	3	-	3	1,425 00	14,746 00
Home Co-operative Bank, . .	12	Dec., 1887,	June, 1899,	138 00	201 51	-	6	40	46	18	2	-	3	750 00	9,269 46
Homestead Co-operative Bank, .	21	Sept., 1887,	March, 1899,	138 00	203 34	17	5	21	43	12	4	3,200 00	1	600 00	8,743 62
Homestead Co-operative Bank, .	22	March, 1888,	Sept., 1899,	138 00	202 16	32	-	28	60	18	5	6,350 00	-	-	12,129 60
Hudson Co-operative Bank, . .	4	May, 1887,	Dec., 1898,	140 00	200 23	-	6	13	19	4	1	-	1	400 00	3,804 37
Hudson Co-operative Bank, . .	5	Nov., 1887,	June, 1899,	140 00	200 00	-	-	69	69	17	-	-	-	-	13,800 00
Hyde Park Co-operative Bank, .	3	Sept., 1887,	March, 1899,	138 00	200 92	16	6	15	37	7	3	3,000 00	2	500 00	7,434 04
Hyde Park Co-operative Bank, .	4	March, 1888,	Sept., 1899,	138 00	200 15	16	-	47	63	10	3	3,050 00	-	-	12,609 45

Statement of Shares Matured since Last Report — Continued.

NAME OF BANK.	Number of Series.	Date of Issue.	Date of Maturity.	Amount paid in per Share.	Maturing Value per Share.	Number of Shares Matured.				Number of Holders.	Number of Borrowers.	Amount of Real Estate Loans cancelled by Maturity of Shares.	Share Loans cancelled by Maturity of Shares.		Total Value of Shares Matured.
						Pledged for R. E. Loans.	Pledged for Share Loans.	Unpledged.	Total.				Number.	Amount.	
Lowell Co-operative Bank, . .	5	May, 1887,	Oct., 1898,	$138 00	$203 95	15	1	15	31	7	4	$3,000 00	1	$200 00	$6,322 45
Lowell Co-operative Bank, . .	6	Nov., 1887,	May, 1899,	138 00	203 25	16	5	37	58	14	4	3,200 00	1	1,650 00	11,788 50
Lowell Co-operative Bank, . .	7	May, 1888,	Oct., 1899,	138 00	202 61	5	19	52	76	14	3	1,000 00	2	1,380 00	15,398 36
Malden Co-operative Bank, . .	1	May, 1887,	Oct., 1898,	138 00	203 54	8	10	77	95	29	6	1,500 00	4	2,500 00	19,336 30
Malden Co-operative Bank, . .	2	Nov., 1887,	May, 1899,	138 00	202 59	35	12	69	116	23	6	6,300 00	13	1,150 00	23,500 44
Mansfield Co-operative Bank, .	9	May, 1887,	March, 1899,	143 00	204 27	20	42	42	104	17	9	3,750 00	13	4,150 00	21,244 08
Mansfield Co-operative Bank, .	10	Nov., 1887,	Sept., 1899,	143 00	203 63	5	31	52	88	16	5	800 00	10	2,800 00	17,919 44
Marblehead Co-operative Bank, .	3	May, 1887,	Dec., 1898,	140 00	200 15	5	-	-	5	1	1	1,000 00	-	-	1,000 75
Marblehead Co-operative Bank, .	4	Nov., 1887,	June, 1899,	140 00	200 10	6	-	-	6	1	1	1,200 00	-	-	1,200 60
Mechanics' Co-operative Bank, .	12	July, 1887,	Jan., 1899,	139 00	200 19	10	2	45	57	22	2	2,000 00	1	200 00	11,410 83
Mechanics' Co-operative Bank, .	13	Jan., 1888,	Aug., 1899,	140 00	200 97	8	-	81	89	34	1	1,600 00	-	-	17,886 33
Medford Co-operative Bank, . .	3	May, 1887,	Oct., 1898,	138 00	204 80	18	5	48	71	15	4	3,600 00	1	600 00	14,540 80
Medford Co-operative Bank, . .	4	Nov., 1887,	Apr., 1899,	138 00	204 69	28	1	34	63	11	5	5,400 00	1	200 00	12,895 47
Merchants' Co-operative Bank, .	13	Dec., 1887,	March, 1899,	136 00	201 42	10	7	83	100	41	4	2,000 00	4	1,000 00	20,142 00
Merchants' Co-operative Bank, .	14	June, 1888,	Oct., 1899,	137 00	201 71	41	-	-	41	3	3	8,050 00	-	-	8,270 11
Milford Co-operative Bank, . .	1	Apr., 1887,	Dec., 1898,	141 00	202 98	13	-	-	13	5	5	2,500 00	-	-	2,638 74

Milford Co-operative Bank,	2	Oct., 1887,	June, 1899,	141 00	202 98	19	-	-	19	4	4	3,600 00	-	-	3,856 62
New Bedford Co-operative Bank,	13	May, 1887,	Dec., 1898,	139 00	201 31	13	7	40	60	22	7	400 00	4	1,110 00	12,078 60
New Bedford Co-operative Bank,	14	Nov., 1887,	June, 1899,	139 00	200 43	16	-	-	16	3	3	875 00	1	150 00	3,206 88
Pioneer Co-operative Bank,	19	Oct., 1887,	April, 1899,	138 00	200 83	25	3	11	39	12	5	4,950 00	1	450 00	7,832 37
Plymouth Co-operative Bank,	11	June, 1887,	Dec., 1898,	138 00	200 22	-	9	6	15	5	2	-	8	1,350 00	3,003 30
Plymouth Co-operative Bank,	12	Dec., 1887,	June, 1899,	138 00	200 06	-	2	4	6	4	1	-	2	200 00	1,200 36
Provident Co-operative Bank,	5	Sept., 1887,	Nov., 1898,	134 00	200 22	8	6	86	100	19	4	1,200 00	2	200 00	20,022 00
Provident Co-operative Bank,	6	March, 1888,	June, 1899,	135 00	201 23	1	15	99	115	19	3	50 00	2	800 00	23,141 45
Reading Co-operative Bank,	2	June, 1887,	Dec., 1898,	139 00	202 28	-	-	20	20	8	-	-	-	-	4,045 60
Salem Co-operative Bank,	1	April, 1888,	Oct., 1899,	139 00	200 01	19	3	72	94	49	6	3,700 00	2	250 00	18,800 94
Security Co-operative Bank,	11	Dec., 1887,	July, 1899,	140 00	201 81	35	-	-	35	6	6	6,900 00	-	-	7,063 35
Somerville Co-operative Bank,	15	April, 1887,	Dec., 1898,	141 00	202 36	37	-	-	37	5	5	7,300 00	-	-	7,487 32
Somerville Co-operative Bank,	16	Oct., 1887,	July, 1899,	142 00	203 07	6	-	-	6	2	2	1,200 00	-	-	1,218 42
Stoneham Co-operative Bank,	1	Feb., 1887,	Oct., 1898,	141 00	206 58	-	-	2	2	2	-	-	-	-	413 16
Stoneham Co-operative Bank,	2	Aug., 1887,	April, 1899,	141 00	205 98	-	-	5	5	3	-	-	-	-	1,029 90
Stoughton Co-operative Bank,	3	March, 1888,	Sept., 1899,	138 00	202 49	21	4	66	91	23	8	4,100 00	3	430 00	18,426 59
Suffolk Co-operative Bank,	5	Jan., 1888,	May, 1899,	137 00	200 36	-	1	16	17	5	1	-	1	100 00	3,406 12
Taunton Co-operative Bank,	8	May, 1887,	May, 1899,	144 00	209 15	16	8	2	26	5	4	2,900 00	1	1,600 00	5,437 90
Volunteer Co-operative Bank,	1	Jan., 1888,	July, 1899,	140 00	200 63	37	-	-	37	5	5	7,300 00	-	-	7,423 31
Wakefield Co-operative Bank,	3	Nov., 1887,	March, 1899,	137 00	201 32	5	-	27	32	14	1	1,000 00	-	-	6,442 24
Wakefield Co-operative Bank,	4	May, 1888,	Sept., 1899,	137 00	200 64	21	5	22	48	14	7	4,200 00	3	400 00	9,630 72
Waltham Co-operative Bank,	15	Oct., 1887,	April, 1899,	138 00	201 87	35	9	66	110	20	5	7,000 00	2	1,050 00	22,205 70
Waltham Co-operative Bank,	16	April, 1888,	Oct., 1899,	138 00	200 84	54	-	73	127	22	7	10,550 00	-	-	25,506 68

Statement of Shares Matured since Last Report — Concluded.

NAME OF BANK.	Number of Series.	Date of Issue.	Date of Maturity.	Amount paid in per Share.	Maturing Value per Share.	Number of Shares Matured.				Number of Holders.	Number of Borrowers.	Amount of Real Estate Loans cancelled by Maturity of Shares.	Share Loans cancelled by Maturity of Shares.		Total Value of Shares Matured.
						Pledged for R. E. Loans.	Pledged for Share Loans.	Unpledged.	Total.				Number.	Amount.	
Westfield Co-operative Bank, .	10	Dec., 1886,	Dec., 1898,	$144 00	$202 18	-	10	79	89	15	1	-	1	$1,010 00	$17,994 02
Westfield Co-operative Bank, .	11	June, 1887,	June, 1899,	144 00	202 00	-	-	16	16	5	-	-	-	-	3,232 00
West Roxbury Co-operative Bank,	13	May, 1887,	March, 1899,	143 00	204 22	1	48	41	90	18	10	$100 00	9	6,600 00	18,379 80
Woburn Co-operative Bank, . .	2	Oct., 1887,	March, 1899,	138 00	202 66	10	-	-	10	1	1	2,000 00	-	-	2,026 60
Worcester Co-operative Bank, .	15	Oct., 1887,	April, 1899,	139 00	200 01	11	-	90	101	19	2	2,200 00	-	-	20,201 01
Worcester Co-operative Bank, .	16	April, 1888,	Oct., 1899,	139 00	200 00	27	3	90	120	14	5	5,350 00	1	250 00	24,000 00
Workingmen's Co-operative Bank,	15	June, 1887,	Oct., 1898,	137 00	201 66	6	33	64	103	28	9	1,200 00	6	2,950 00	20,770 98
Workingmen's Co-operative Bank,	16	Dec., 1887,	May, 1899,	138 00	202 08	45	20	76	141	30	8	8,900 00	2	500 00	28,493 28
						1,105	558	2,906	4,569	1,135	309	$212,425 00	173	$62,860 00	$923,071 12

Shares Retired.

The number of shares retired during the year, say 22,103, is considerably in excess of the number retired in the previous year, 20,694, and is in part owing, no doubt, to the inability of the banks to readily loan their monthly receipts.

While complaint unquestionably sometimes arises on the part of those whose shares are retired, the wisdom of the statute which not only permits, but requires in certain cases, the retirement of shares, is every year made more manifest; such complaints would be partially obviated if the banks in which they occur would limit the issue of shares to such a number as would only call for monthly payments sufficient to meet demands for loans.

Neglect on the part of a few banks to retire shares in exact accordance with the statute is again noticed, but as upon investigation there did not appear to be wilful non-compliance with the law, no action has been taken by the Board other than to call attention of the proper officers of the banks thereto, and to request an immediate correction of the omission.

Liabilities and Assets.

The consolidated balance sheet which follows exhibits the several items of liabilities and assets, as shown by the annual reports of the several banks: —

Liabilities.

Classification.	Amount Oct. 31, 1899.	Increase.	Decrease.
Dues capital,	$22,034,824 86	$788,656 50	-
Profits capital (all series),	4,057,313 08	113,412 07	-
Interest,	153,657 04	-	$3,302 86
Premiums,	5,245 81	-	1,158 30
Fines,	5,412 32	-	33 72
Transfer fees,	51 25	-	13 25
Withdrawal profits,	7,284 09	-	739 98
Forfeiture profits,	774 66	81 84	-
Guaranty fund,	183,131 22	17,754 81	-
Surplus,	241,170 50	24,714 69	-
Forfeited share account,	13,608 44	196 09	-
Advance payments,	6,849 03	654 41	-
Matured share account,	17,570 78	12,423 62	-
Retired share account,	6,327 58	278 65	-
Due on loans,	4,166 70	-	176 84
Sundries,	7,259 94	-	1,454 03
	$26,744,647 30	-	-

Assets.

Classification.	Amount Oct. 31, 1899.	Increase.	Decrease.
Loans on real estate,	$23,270,571 29	$444,830 18	-
Loans on shares,	1,109,349 42	100,330 95	-
Permanent expense account,	10,436 71	697 58	-
Temporary expense account,	14,212 96	115 42	-
Real estate by foreclosure,	890,604 57	108,234 15	-
Dues unpaid,	25,874 00	3,066 00	-
Unpaid interest,	130,952 77	6,022 58	-
Unpaid premiums,	4,851 80	-	$220 81
Unpaid fines,	10,882 61	521 45	-
Bonds and notes of cities and towns,	92,939 31	10,012 48	-
Loans on public funds,	22,500 00	22,500 00	-
Mortgages,	124,970 27	17,997 28	-
Sundries,	12,039 63	-	15,868 44
Cash,	1,024,461 96	253,054 88	-
	$26,744,647 30	-	-

A comparison of the foregoing statement with a similar one in the report for 1898 reveals an increase —

In dues capital of	$788,656 50
In profits capital of	113,412 07
A total of	$902,068 57

This comparatively small increase in the working capital of the banks is readily explained by the facts stated on a previous page, that, while nearly $6,300,000 has been received for dues paid in during the year, over $5,500,000 has been charged out in the elimination of shares.

During the year the sum of $1,366,888.40 has been credited to profits capital, while in addition to $791,322.90 paid out on shares retired and matured, the sum of $461,623.66 has been charged out on account of shares withdrawn and forfeited.

Guaranty fund and surplus accounts, amounting to a total of $424,301.72, show an increase of $42,469.50 over the total in October, 1898.

Loans on real estate show an increase of $444,830.18 and loans on shares an increase of $100,330.95 over the amounts outstanding on Oct. 31, 1898. The amount of increase in loans is $356,907.44 less than the increase in working capital; this is accounted for in part by the increase in the item of cash on hand, which is $253,054.88 in excess of the sum held on Oct. 31, 1898.

Of the cash on hand, the sum of $23,898.36 is due for shares matured and retired and $4,166.70 is due to borrowers; in addition to these amounts, the sum of $220,580.98 is reported as sold, leaving uninvested $775,815.92; as compared with the returns of Oct. 31, 1898, this shows an increase of $222,834.74.

The items of unpaid interest and premiums show an increase of $5,801.77 over the sum given in the previous report, and now amount to $135,804.57; while the combined surplus of the banks is considerably in excess of this amount, in the case of some banks the aggregate of these items exceeds the amount of both their surplus and guaranty fund accounts. This large sum, $135,800, carried as an asset, the value of which is liable to be more or less in doubt, is an element in the business of the banks which should receive close scrutiny, inasmuch as it is customary, when making a division of profits, to treat the items of interest and premiums unpaid, as well as paid, as earnings on which to base dividends.

As long as a bank is able under this system to pay fair dividends, and carry to the credit of surplus account an amount sufficient to cover any loss which may occur from inability to collect a portion of such overdue amounts, no harm is likely to arise; but in some instances, even without making such an allowance, banks have had to draw upon their surplus to a small amount to keep up uniformity in their dividends. Under the circumstances named, it seems to this Board that some statutory provision might be made to limit the use of these items in such way as would secure the banks from any difficulty that may ultimately arise in consequence of the practice heretofore prevailing.

Investments in Bonds.

In our last report we expressed the hope that those banks which had purchased bonds at more or less premium, if a demand from borrowers for the money so invested did not arise, would sell the bonds and use the proceeds to retire shares; but this suggestion has not generally been adopted, one bank only having reduced its holdings, — in fact, the bank which last year held the largest amount in bonds has increased its holdings during the past year.

Transactions which have occurred during the year have convinced this Board that the holding of such investments is injurious to the best interests of those who are using the banks in order to procure homes, and tends to undermine the legitimate purpose for which co-operative banks were established.

The reports of the banks printed herewith discloses the fact that in two instances banks, having money for which there was not a demand from borrowers, have made loans on notes secured by a pledge of municipal bonds as collateral for a short time, intending, if demand for the money should not arise, to use the amount in the retirement of shares; this course, it is expected, will also be adopted by those banks which hold short-time town notes. Such transactions do not seem objectionable, but we believe that some legislation in the direction of limiting the investments in bonds should be adopted for the best interest of the system and of those for whose benefit it was established.

The banks which have investments in bonds are as follows: —

Haverhill, amount,	$61,000;	value on books,	$61,000 00
Marblehead, amount,	2,000;	value on books,	2,069 31
Somerville, amount,	20,000;	value on books,	21,620 00

Those banks which hold town notes are: —

Athol, amount,	$1,250 00
Marlborough, amount,	5,000 00
North Dighton, amount,	2,000 00

And the following have loans on municipal bonds: —

West Roxbury, amount,	$15,000 00
Winchester, amount,	7,500 00

The total of all these items being $115,439.31.

Interest on Loans.

Under the present form of returns we are able for the fourth time to compile a table showing the rates of interest the banks are receiving on loans outstanding Oct. 31, 1899. The amounts loaned at each particular rate are given for both the past and the preceding year.

	1898.	1899.
Loaned at 5 per cent.,	$2,545,606 35	$5,719,489 40
Loaned between 5 and 6 per cent.,	961,281 94	1,862,004 30
Loaned at 6 per cent.,	6,585,863 65	5,622,605 06
Loaned between 6 and $6\frac{3}{10}$ per cent.,	1,159,978 65	917,495 72
Loaned at $6\frac{3}{10}$ (=5 cents premium),	9,154,052 69	7,847,076 34
Loaned between $6\frac{3}{10}$ and 7 per cent.,	2,988,481 66	2,119,225 25
Loaned at 7 per cent.,	31,740 00	19,740 00
Loaned between 7 and 8 per cent.,	372,479 64	252,229 64
Loaned at 8 per cent.,	2,100 00	730 00
Loaned at over 8 per cent.,	33,175 00	19,325 00
Totals,	$23,834,759 58	$24,379,920 71

The above table discloses the fact that while in 1898 the loans at $6\frac{3}{10}$ per cent. (the equivalent of 6 per cent. interest and 5 cents premium) and less, amounted to $20,406,783, in 1899 they amounted to $21,968,670; the loans at rates in excess of $6\frac{3}{10}$, which in 1898 amounted to $3,427,976, were in 1899 but $2,411,249.

By the above comparison it will be readily seen that the earning capacity of the banks is still being reduced; dividends are necessarily at lower rates, and the time required to mature shares consequently lengthened. Notwithstanding the changed conditions, we believe the many advantages offered by a co-operative bank, when properly and conservatively conducted, for persons to procure homes, will be so apparent as to prevent any liability of failure in the system of co-operative banking, carefully guarded, as it is in this Commonwealth, by statutory provisions.

The average rate of interest on real estate loans now pending is 5.902 + per cent., and that on share loans is 5.770 +.

Real Estate held under Foreclosure of Mortgages.

This item shows a relatively smaller increase than was the case for the year ending Oct. 31, 1898, and we can but hope that, with the prevailing thrift in the community, there may soon arise a demand for homes which will enable the banks to gradually dispose of their holdings to advantage.

The transactions during the year in estates are shown in the following statement: —

Balance as shown in statement of Oct. 31, 1898, 360 estates,		$782,370 42
Acquired during the year, 230 estates,		436,960 93
Expenses incurred during the year,		54,430 88
Balances paid to mortgagors,		2,239 41
Gains on estates sold during the year,		4,613 62
		$1,280,615 26
Received for 185 estates disposed of during the year,	$336,844 59	
Rents, etc., received,	28,475 08	
Losses incurred by sales or charged off to cover depreciation,	27,267 14	
		392,586 81
Balance as shown by books Oct. 31, 1899, 405 estates,		$888,028 45

The above balance differs from the sum shown in the table of assets in consequence of some banks carrying personal accounts growing out of transactions with estates held under foreclosure.

The foregoing statement indicates an increase of 45 estates and of $108,234.15 in amount, as compared with a similar statement in the preceding report, and the number of banks thus holding estates is increased from 72 to 83.

Of the 405 estates held, 224 of them, standing on the books of the banks at $469,485.18, are situated in the cities and towns where the banks holding them are located; and the remaining 181 estates, standing at $421,119.39, are more or less distant from the location of the bank.

The item of mortgages (taken in the common form in part payment of estates sold) shows an increase of $17,997.28 as compared with the statement of a year ago; and the aggregate amount, as shown on the books of the banks, of mortgages and real estate held, is now $1,015,574.84, or about 3.79 per cent. of the total assets of the institutions.

Sales of Real Estate.

The attention of this Board has recently been called to the provisions of section 19, chapter 117, Public Statutes, as amended by section 2 of chapter 247, Acts of 1898, which reads as follows: —

"Any such corporation may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest, and may sell, convey or lease the real estate so purchased, and, on the sale thereof, may take a mortgage in common form thereon to secure the payment of the whole or part of the purchase money. All real estate so acquired shall be sold within five years from the acquisition of the title thereto: *provided*, *however*, that the board of commissioners of savings banks may, upon the petition of the security committee of any such corporation and for good cause shown, grant an additional time for the sale of the same."

It is claimed, and we think with some good reason, that banks cannot take a mortgage in common form on property acquired otherwise than as stated in the act quoted; and we recommend that the law be amended so as to authorize a bank to sell any real estate held by it on the same terms as is now given it in case of property acquired as stated in the act referred to.

Banks with Branch Offices.

It has recently come to the notice of this Board that in a few instances banks have put out signs in places other than their regular office, and in other cases have advertised as having offices at other points; and there appears to be at present no provision of statute to prevent this. In the opinion of this Board, however, such action is not in accord with the theory upon which the system was founded; and we recommend that it be provided by statute, as it is now in the case of savings banks, that every such bank shall carry on its usual business at its usual office only.

Withdrawal Profits and Fines.

These questions are being continually discussed by the officials of the banks and others, and we think there is a growing belief that many of the banks are charging too high a rate for fines, and reserving too large a portion of the profits credited to shares when the same are voluntarily withdrawn. We believe legislation upon these points could be devised which would be for the benefit of shareholders, without special detriment to the banks themselves.

COLLATERAL LOAN COMPANIES.

The companies transacting business of this character are three in number, viz. : —

The Collateral Loan Company of Boston,
The Workingmen's Loan Association of Boston, and
The Worcester Collateral Loan Association of Worcester.

All the companies have been examined by an expert accountant, appointed by this Board, and their annual returns are in each case attested to by the State director of the company.

Collateral Loan Company of Boston : the loans of this company outstanding October 31 last were $437,831.50, as against $411,351.29 on Oct. 31, 1898. During the year the company has reduced its rate of interest on loans from $1\frac{1}{2}$ per cent. to $1\frac{1}{4}$ per cent. a month.

Workingmen's Loan Association : the outstanding loans of this company on October 31 last were $3,968.32 less than the amount the year previous, and the company owed $6,000 less on notes payable Oct. 31, 1899, than it did on Oct. 31, 1898.

The Worcester Collateral Loan Association has during the year increased its capital from $30,000 to $45,000, and its loans from $37,530.72 to $44,776.91, and has paid all its outstanding notes. It has recently opened a pledge department, and is now loaning on pledges of watches, jewelry, etc., in addition to its former business of loaning only on chattel mortgages.

MORTGAGE LOAN COMPANIES.

The National Mortgage and Debenture Company.

This company is virtually in liquidation, and there has been but little change in its affairs during the year.

Globe Investment Company.

During the year an important decision has been made by the court; this is, that loans collected by the company, and not paid over to the owners thereof, are entitled to priority in the distribution of the assets. There are over 1,100 of these claims, and these must be presented to the receiver for proof of claim before February 15 instant. The dividend on these claims must necessarily be quite small.

When the receiver can finally close his trust it is impossible at present to predict.

FOREIGN COMPANIES.

Of the three companies heretofore doing business in this Commonwealth under license of this Board, we have to report as follows: —

Minnesota Saving Fund and Investment Company.

This company, having considerable real estate in its possession which it is unable to sell at fair prices, has been for some time unable to accumulate the large amount required to meet the demands of withdrawing members, and action is now being taken to secure a distribution among the shareholders, resident in this Commonwealth, of the deposit with the Treasurer and Receiver-General.

Attempts have recently been made to induce shareholders to appoint certain parties as attorneys to collect their claims against this fund; such action is, however, uncalled for, and would involve unnecessary expense, inasmuch as at the proper time, and that very soon, they can themselves collect what is due them by submitting their claims to the duly authorized person appointed by the court.

After shareholders resident in this Commonwealth have received their proportion of this fund, they will still have a claim on the other assets of the company, in common with the other shareholders, but it will probably be a considerable time before the company will realize an amount sufficient to pay all withdrawals in full; in fact, acting upon the recommendation of the public examiner of Minnesota, it is proposed that not more than 75 per cent. of the original deposit shall be paid to any withdrawing member until all stock filed has received that proportion, after which a final settlement will be made; this will be dependent upon the result of sales of the real estate now held by the company.

Security Savings and Loan Association of Minneapolis.

The receiver of this company, Hon. Robert D. Russell, informs us that all who have filed claims against the company have been paid a dividend of 21¼ per cent. thereon; he expects to pay another dividend early this year, but how much and when he is not able at present to say.

The receiver hopes to make a final settlement during this or early in the coming year.

American Building, Loan and Investment Society of Chicago.

The former receiver of this company, W. K. Sullivan, Esq., died early last year, and Henry W. Brant was appointed his successor in April last.

The receiver reports that three dividends have been paid to stockholders, say two of 10 per cent. each and one of 4 per cent., the last in December, 1898.

It is difficult to say what future dividends will be paid, as it depends entirely upon the ability of the receiver to sell the real estate belonging to the company at a fair price. Pending litigation will probably prevent the receivership being closed within the next two years at least.

STARKES WHITON,
WARREN E. LOCKE,
JAMES O. OTIS,
Board of Commissioners of Savings Banks.

ABSTRACT OF ANNUAL REPORTS

OF THE

CO-OPERATIVE BANKS,

SHOWING THEIR

CONDITION AT CLOSE OF BUSINESS

October 31, 1899.

ACUSHNET CO-OPERATIVE BANK—NEW BEDFORD.

Incorporated Nov. 15, 1889. Commenced business Nov. 16, 1889.

RUFUS A. SOULE, *President.* CHARLES R. PRICE, *Secretary.*
EDGAR LORD, *Treasurer.*

Names of security committee:
LOT B. BATES, WILLIAM A. KIRBY,
JASPER W. BRALEY.

Regular meetings the fourth Saturday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$125,815 00	Dues capital,	$120,640 00
Loans on shares,	9,165 00	Profits capital (all series),	23,912 69
Permanent expense account,	85 20	Guaranty fund,	908 04
Real estate by foreclosure,	3,275 20	Surplus,	663 33
Unpaid interest,	946 11	Forfeited share account,	43 68
Unpaid dues,	1,021 00	Due on mortgage loans,	18 71
Unpaid fines,	88 18	Personal account,	18 51
Suspense account,	9 00		
Personal accounts,	171 89		
Cash in hands of treasurer,	5,628 38		
	$146,204 96		$146,204 96

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$31,829 00	For real estate loans,	$46,910 00
interest,	7,968 05	share loans,	7,095 00
fines,	243 20	dues capital withdrawn,	21,531 00
transfer fees,	1 00	dues capital forfeited,	1,413 00
real estate loans repaid,	48,360 00	dues capital retired,	11,400 00
real estate loans eliminated by foreclosure,	6,800 00	profits capital withdrawn,	3,625 99
share loans repaid,	5,700 00	profits capital forfeited,	191 98
withdrawal profits,	331 37	profits capital retired,	3,705 06
forfeiture profits,	25 00	temporary expenses,	901 27
forfeited shares,	1,581 66	forfeited shares,	1,581 66
real estate by foreclosure,	2,680 06	interest on retired shares,	152 59
uncompleted mortgage loan account,	5,777 56	real estate by foreclosure,	5,955 26
personal accounts,	15,371 66	uncompleted mortgage loan account,	5,758 85
Cash on hand Oct. 31, 1898,	3,391 11	personal accounts,	14,209 63
		Cash on hand Oct. 31, 1899,	5,628 38
	$130,059 67		$130,059 67

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$37,825 00	5.50 per cent.	$1,150 00	6.48 per cent.	$6,090 00	5 50 per cent.
73,615 00	6.06 "	375 00	6.60 "	2,835 00	6.06 "
5,450 00	6.12 "	125 00	6.66 "	90 00	6.12 "
2,000 00	6.18 "			30 00	6 36 "
1,400 00	6.24 "			80 00	7.02 "
2,200 00	6.36 "			20 00	7.08 "
1,675 00	6.42 "			20 00	7.26 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1889, .	1	$163 74	25	$4,093 50	Dues capital, as per general ledger, . .	$120,640 00
May, 1890, .	2	153 01	68	10,404 68		
Nov., 1890, .	3	142 62	75	10,696 50	Profits capital, as per general ledger, . .	23,912 69
May, 1891, .	4	132 52	59	7,818 68		
Nov., 1891, .	5	122 74	122	14,974 28		
May, 1892, .	6	113 23	72	8,152 56		
Nov., 1892, .	7	104 03	141	14,668 23		
May, 1893, .	8	95 09	64	6,085 76		
Nov., 1893, .	9	86 40	47	4,060 80		
May, 1894, .	10	77 97	48	3,742 56		
Nov., 1894, .	11	69 79	111	7,746 69		
May, 1895, .	12	61 84	125	7,730 00		
Nov., 1895, .	13	54 13	200	10,826 00		
May, 1896, .	14	46 65	157	7,324 05		
Nov., 1896, .	15	39 38	234	9,214 92		
May, 1897, .	16	32 32	143	4,621 76		
Nov., 1897, .	17	25 48	200	5,096 00		
May, 1898, .	18	18 84	129	2,430 36		
Nov., 1898, .	19	12 38	212	2,624 56		
May, 1899, .	20	6 10	348	2,122 80		
Dues paid in advance, . . .				118 00		
Total, ...				$144,552 69	Total, ...	$144,552 69

Number of shares issued during the year, ... 599
Number of shares now in force, ... 2,580
Number of shares now borrowed upon, ... 979
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 544
Number of shares forfeited during the year, ... 52
Number of shares retired during the year, ... 100
Highest rate of premium or interest received on money sold during the year: 1 cent premium.
Lowest rate of premium or interest received on money sold during the year: 5½ per cent.
Rate of profits distributed: 1st term, 2⅞ per cent.; 2d term, 2⅞ per cent.
Number of members withdrawn during the year, ... 77
Present number of members, ... 373
Present number of borrowers, ... 120
Present number of non-borrowers, ... 253
Number of loans secured by first mortgage of real estate, . . . 76
Number of loans on shares, ... 44
Largest loan to any one member, ... 5,000 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 901 27
Date of examination by commissioner: June 29.

ADAMS CO-OPERATIVE BANK—ADAMS.

Incorporated Dec. 17, 1895. Commenced business March 10, 1896.

A. B. Mole, *President.* Frank Hanlon, *Secretary and Treasurer.*

Names of security committee:

E. Burlingame, S. L. A. Hall,
George B. Adams.

Regular meetings the second Tuesday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$38,320 87	Dues capital,	$38,784 00
Loans on shares,	3,240 00	Profits capital (all series),	3,119 40
Permanent expense account,	144 60	Interest,	5 00
Cash in hands of treasurer,	304 49	Guaranty fund,	36 56
		Forfeited share account,	65 00
	$42,009 96		$42,009 96

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$18,097 00	For real estate loans,	$31,040 87
interest,	1,948 71	share loans,	5,318 00
fines,	66 27	dues capital withdrawn,	4,247 00
real estate loans repaid,	16,100 00	dues capital forfeited,	54 00
share loans repaid,	4,213 00	profits capital withdrawn,	222 32
withdrawal profits,	25 30	profits capital forfeited,	3 87
forfeited shares,	54 00	temporary expenses,	149 98
Cash on hand Oct. 31, 1898,	892 25	permanent expenses,	22 00
		forfeited shares,	34 00
		Cash on hand Oct 31, 1899,	304 49
	$41,396 53		$41,396 53

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$38,320 87	6 per cent.	-	-	$3,240 00	6 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1896,	1	$48 73	388	$18,907 24	Dues capital, as per general ledger,	$38,784 00
Nov., 1896,	2	39 16	153	5,991 48		
May, 1897,	3	32 20	105	3,381 00	Profits capital, as per general ledger,	3,119 40
Nov., 1897,	4	25 40	255	6,477 00		
May, 1898,	5	18 78	110	2,065 80	Unpaid dues,	161 00
Nov., 1898,	6	12 35	299	3,692 65		
May, 1899,	7	6 09	247	1,504 23		
Dues paid in advance,				45 00		
Total,				$42,064 40	Total,	$42,064 40

Number of shares issued during the year,	625
Number of shares now in force,	1,557
Number of shares now borrowed upon,	365
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	253
Number of shares forfeited during the year,	3
Highest rate of premium or interest received on money sold during the year: 6 per cent.	
Lowest rate of premium or interest received on money sold during the year: 6 per cent.	
Rate of profits distributed: first term, 2¾ per cent.; second term, 2⅞ per cent.	
Number of members withdrawn during the year,	40
Present number of members,	253
Present number of borrowers,	61
Present number of non-borrowers,	192
Number of loans secured by first mortgage of real estate,	37
Number of loans on shares,	24
Largest loan to any one member,	$2,500 00
Smallest loan to any one member,	8 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,	195 08
Date of examination by commissioner: April 25.	

ALLSTON CO-OPERATIVE BANK—(Ward 25) BOSTON.

Incorporated April 8, 1887. Commenced business April 9, 1887.

I. F. Woodbury, *President.* George F. Taft, *Secretary.*
Frederick Hammond, *Treasurer.*

Names of security committee:
S. W. Brown, Jr., Frederick Hammond,
John Evans.

Regular meetings the second Saturday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$240,165 48	Dues capital,	$284,045 00
Loans on shares,	10,000 00	Profits capital (all series),	45,936 67
Permanent expense account,	494 64	Interest,	5,703 78
Temporary expense account,	650 99	Premiums,	171 57
Real estate by foreclosure,	68,977 56	Fines,	170 05
Unpaid interest,	3,010 17	Transfer fees,	2 50
Unpaid premiums,	139 01	Withdrawal profits,	101 43
Unpaid fines,	149 19	Forfeiture profits,	7 18
Suspense account,	837 79	Guaranty fund,	3,120 65
Mortgages,	5,946 00	Surplus,	4,624 12
Cash in hands of treasurer,	13,775 70	Forfeited share account,	249 58
		Security committee,	14 00
	$344,146 53		$344,146 53

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$81,516 00	For real estate loans,	$59,515 48
interest,	18,191 89	share loans,	7,570 00
premiums,	635 53	dues capital withdrawn,	96,694 00
fines,	551 97	dues capital forfeited,	3,756 00
transfer fees,	5 25	dues capital retired,	37,805 00
real estate loans repaid,	78,830 00	dues capital matured,	10,011 00
real estate loans eliminated by foreclosure,	31,800 00	profits capital withdrawn,	18,881 16
		profits capital forfeited,	528 58
real estate loans eliminated by maturity of shares,	1,000 00	profits capital retired,	9,804 48
		profits capital matured,	4,382.89
share loans repaid,	31,550 00	temporary expenses,	2,311 87
withdrawal profits,	243 69	suspense account,	837 79
forfeiture profits,	52 87	mortgages,	6,000 00
forfeited shares,	89 21	interest repaid,	22 00
security committee,	16 00	premium repaid,	1 10
mortgages,	54 00	real estate by foreclosure,	39,402 94
temporary expense,	275 00	Cash on hand Oct. 31, 1899,	13,775 70
real estate by foreclosure,	30,916 37		
Cash on hand Oct. 31, 1898,	35,572 21		
	$311,299 99		$311,299 99

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$133,615 48	5.00 per cent.	$1,200 00	6.90 per cent.	$9,000 00	5.00 per cent.
103,150 00	6.30 "	2,200 00	7.20 "	1,000 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Jan., 1888, .	3	$198 90	52	$10,342 80	Dues capital, as per general ledger, . .	$284,045 00
July, 1888, .	4	187 18	78	14,600 04		
Jan., 1889, .	5	175 77	80	14,061 60	Profits capital, as per general ledger, . .	45,936 67
July, 1889, .	6	164 78	84	13,841 52		
Jan., 1890, .	7	154 14	55	8,477 70	Unpaid dues, . .	3,950 00
July, 1890, .	8	143 87	23	3,309 01		
Jan., 1891, .	9	133 92	125	16,740 00		
July, 1891, .	10	124 25	122	15,158 50		
Jan., 1892, .	11	114 87	98	11,257 26		
July, 1892, .	12	105 82	86	9,100 52		
Jan., 1893, .	13	97 01	211	20,469 11		
July, 1893, .	14	88 50	208	18,408 00		
Jan., 1894, .	15	80 28	279	22,398 12		
July, 1894, .	16	72 26	218	15,752 68		
Jan., 1895, .	17	64 53	519	33,491 07		
July, 1895, .	18	57 04	240	13,689 60		
Jan., 1896, .	19	49 73	452	22,477 96		
July, 1896, .	20	42 62	297	12,658 14		
Jan., 1897, .	21	35 74	455	16,261 70		
July, 1897, .	22	29 07	346	10,058 22		
Jan., 1898, .	23	22 58	413	9,325 54		
July, 1898, .	24	16 26	806	13,105 56		
Jan., 1899, .	25	10 07	600	6,042 00		
July, 1899, .	26	4 00	585	2,340 00		
Dues paid in advance, . . .				565 00		
Suspense profits, ...				02		
Total, ...				$333,931 67	Total, . . .	$333,931 67

Number of shares issued during the year,	1,283
Number of shares now in force,	6,432
Number of shares now borrowed upon,	1,371
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	1,989
Number of shares forfeited during the year,	164
Number of shares retired during the year,	415
Number of shares matured during the year,	71
Highest rate of premium or interest received on money sold during the year: 5 per cent.	
Lowest rate of premium or interest received on money sold during the year: 5 per cent.	
Rate of profits distributed: 1st term, 2 per cent.; 2d term, 2 per cent.	
Number of members withdrawn during the year,	208
Present number of members,	664
Present number of borrowers,	118
Present number of non-borrowers,	546
Number of loans secured by first mortgage of real estate,	112
Number of loans on shares,	21
Largest loan to any one member,	$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,	2,036 87
Date of examination by commissioner: March 2.	

AMESBURY CO-OPERATIVE BANK—AMESBURY.

Incorporated April 10, 1886. Commenced business May 1, 1886.

WILLIAM W. HAWKES, *President.* PORTER SARGENT, *Secretary and Treasurer.*

Names of security committee:

WILLIAM W. HAWKES, JOHN CURRIER,
RICHARD E. BRIGGS.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$79,515 00	Dues capital,	$78.253 00
Loans on shares,	5,610 00	Profits capital (all series),	18,852 96
Real estate by foreclosure,	1,120 82	Guaranty fund,	1,434 90
Unpaid interest,	1,005 71	Surplus,	1,969 29
Unpaid premiums,	58 50		
Cash in hands of treasurer,	13,200 12		
	$100,510 15		$100,510 15

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$16,112 00	For real estate loans,	$17,000 00
interest,	5,661 05	share loans,	1,210 00
premiums,	280 99	dues capital withdrawn,	4,606 00
fines,	217 66	dues capital matured,	12,408 00
transfer fees,	3 00	profits capital withdrawn,	696 71
real estate loans repaid,	9,400 00	profits capital matured,	5,254 03
real estate loans eliminated by foreclosure,	1,000 00	temporary expenses,	748 97
real estate loans eliminated by maturity of shares,	1,000 00	interest on matured shares,	176 00
share loans repaid,	650 00	taxes paid,	45 44
withdrawal profits,	70 47	real estate by foreclosure,	1,075 38
Cash on hand Oct. 31,1898,	22,025 48	Cash on hand Oct. 31, 1899,	13,200 12
	$56,420 65		$56,420 65

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$70,665 00	6.30 per cent.	$800 00	6.90 per cent.	$5,610 00	6.30 per cent.
8,050 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	5	$196 77	34	$6,690 18	Dues capital, as per general ledger, . .	$78,253 00
Nov., 1888, .	6	185 16	50	9,258 00		
May, 1889, .	7	173 88	42	7,302 96	Profits capital, as per general ledger, . .	18,852 96
Nov., 1889, .	8	162 94	5	814 70		
May, 1890, .	9	152 31	53	8,072 43	Unpaid dues, . .	1,357 00
Nov , 1890, .	10	141 98	20	2,839 60		
May, 1891, .	11	131 97	34	4,486 98		
Nov., 1891, .	12	122 26	29	3,545 54		
May, 1892, .	13	112 84	42	4,739 28		
Nov., 1892, .	14	103 67	62	6,427 54		
May, 1893, .	15	94 76	36	3,411 36		
Nov., 1893, .	16	86 12	60	5,167 20		
May, 1894, .	17	77 75	141	10,962 75		
Nov., 1894, .	18	69 60	21	1,461 60		
May, 1895, .	19	61 68	19	1,171 92		
Nov., 1895, .	20	53 99	106	5,722 94		
May, 1896, .	21	46 53	118	5,490 54		
Nov., 1896, .	22	39 28	46	1,806 88		
May, 1897, .	23	32 24	169	5,448 56		
Nov., 1897, .	24	25 40	53	1,346 20		
May, 1898, .	25	18 77	69	1,295 13		
Nov., 1898, .	26	12 33	51	628 83		
May, 1899, .	27	6 08	48	291 84		
Dues paid in advance, . . .				80 00		
Total, ...				$98,462 96	Total, . . .	$98,462 96

Number of shares issued during the year, ...	99
Number of shares now in force, ...	1,308
Number of shares now borrowed upon, ...	526
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	110
Number of shares matured during the year, ...	88
Highest rate of premium or interest received on money sold during the year: 5 cents premium.	
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.	
Rate of profits distributed: 1st term, 3 per cent.; 2d term 2½ per cent.	
Number of members withdrawn during the year, ...	38
Present number of members, ...	242
Present number of borrowers, ...	85
Present number of non-borrowers, ...	157
Number of loans secured by first mortgage of real estate, . . .	72
Number of loans on shares, ...	13
Largest loan to any one member, ...	2,900 00
Smallest loan to any one member, ...	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	748 97
Date of examination by commissioner: June 16.	

ARLINGTON CO-OPERATIVE BANK—ARLINGTON.

Incorporated Oct. 30, 1889. Commenced business Nov. 14, 1889.

GEORGE D. MOORE, *President.* R. WALTER HILLIARD, *Secretary.*
WARREN A. PEIRCE, *Treasurer.*

Names of security committee:
GEORGE D. MOORE, O. B. MARSTON,
L. C. TYLER.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$188,150 00	Dues capital,	$165,394 00
Loans on shares,	6,320 00	Profits capital (all series),	33,609 54
Permanent expense account,	328 79	Guaranty fund,	543 32
Real estate by foreclosure,	4,755 05	Surplus,	1,875 88
Unpaid interest,	244 36	Forfeited share account,	5 80
Unpaid premiums,	3 29		
Unpaid fines,	45 13		
Cash in hands of treasurer,	1,581 92		
	$201,428 54		$201,428 54

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$42,139 00	For real estate loans,	$56,200 00
interest,	10,682 53	share loans,	4,735 00
premiums,	139 54	dues capital withdrawn,	17,312 00
fines,	169 67	dues capital forfeited,	120 00
transfer fees,	50	dues capital retired,	12,690 00
real estate loans repaid,	42,100 00	profits capital withdrawn,	2,309 39
real estate loans eliminated by foreclosure,	1,950 00	profits capital forfeited,	8 00
share loans repaid,	1,895 00	profits capital retired,	3,090 35
withdrawal profits,	574 48	temporary expenses,	1,082 44
forfeiture profits,	2 00	interest on retired shares,	281 06
real estate by foreclosure,	98 00	real estate by foreclosure,	2,215 47
Cash on hand Oct. 31, 1898,	1,874 91	Cash on hand Oct. 31, 1899,	1,581 92
	$101,625 63		$101,625 63

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$127,100 00	5.00 per cent.	$1,000 00	6.60 per cent.	$4,050 00	5.00 per cent.
3,500 00	5.25 "	2,050 00	6.90 "	70 00	5.75 "
1,000 00	5.75 "	1,950 00	7.20 "	2,140 00	6.00 "
40,050 00	6.00 "	500 00	7.50 "	60 00	8.70 "
11,000 00	6.30 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1889, .	1	$162 61	104	$16,911 44	Dues capital, as per general ledger, . .	$165,394 00
May, 1890, .	2	151 97	113	17,172 61		
Nov., 1890, .	3	141 62	91	12,887 42	Profits capital. as per general ledger, . .	33,609 54
May, 1891, .	4	131 56	78	10,261 68		
Nov., 1891, .	5	121 78	100	12,178 00	Unpaid dues, . .	784 00
May, 1892, .	6	112 31	164	18,418 84		
Nov., 1892, .	7	103 13	117	12,066 21		
May, 1893, .	8	94 22	109	10,269 98		
Nov., 1893, .	9	85 60	216	18,489 60		
May, 1894, .	10	77 23	115	8,881 45		
Nov., 1894, .	11	69 13	132	9,125 16		
May, 1895, .	12	61 28	101	6,189 28		
Nov., 1895, .	13	53 66	153	8,209 98		
May, 1896, .	14	46 25	139	6,428 75		
Nov., 1896, .	15	39 05	159	6,208 95		
May, 1897, .	16	32 08	189	6,063 12		
Nov., 1897, .	17	25 32	285	7,216 20		
May, 1898, .	18	18 76	353	6,622 28		
Nov., 1898, .	19	12 33	282	3,477 06		
May, 1899, .	20	6 09	417	2,539 53		
Dues paid in advance, . . .				170 00		
Total, ...				$199,787 54	Total, . . .	$199,787 54

Number of shares issued during the year, ... 753
Number of shares now in force, ... 3,417
Number of shares now borrowed upon, ... 1,179
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 482
Number of shares forfeited during the year, ... 10
Number of shares retired during the year, ... 140
Highest rate of premium or interest received on money sold during the year: $5\frac{1}{4}$ per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, $2\frac{1}{2}$ per cent.; 2d term, $2\frac{1}{2}$ per cent.
Number of members withdrawn during the year, ... 65
Present number of members, ... 425
Present number of borrowers, ... 107
Present number of non-borrowers, ... 318
Number of loans secured by first mortgage of real estate, . . . 93
Number of loans on shares, ... 20
Largest loan to any one member, ... $2,500 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,117 96
Date of examination by commissioner: March 27.

ATHOL CO-OPERATIVE BANK — ATHOL.

Incorporated July 1, 1889. Commenced business July 15, 1889.

GEORGE D. BATES, *President.* C. F. RICHARDSON, *Secretary and Treasurer.*

Names of security committee:

LEVI B. FAY, ARTHUR F. TYLER,
CHARLES F. AMSDEN.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$72,158 45	Dues capital,	$72,763 00
Loans on shares,	2,960 00	Profits capital (all series),	14,842 27
Real estate by foreclosure,	3,587 28	Guaranty fund,	324 00
Unpaid interest,	817 05	Surplus,	1,548 82
Unpaid premiums,	4 90	Forfeited share account,	146 04
Unpaid fines,	116 22	Security committee,	1 50
Town note,	1,250 00		
Cash in hands of secretary,	8,731 73		
	$89,625 63		$89,625 63

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$19,177 00	For real estate loans,	$12,321 73
interest,	4,396 85	share loans,	3,330 00
premiums,	20 35	dues capital withdrawn,	10,831 00
fines,	396 42	dues capital forfeited,	509 00
transfer fees,	25	profits capital withdrawn,	2,261 43
real estate loans repaid,	8,658 65	profits capital forfeited,	60 70
real estate loans eliminated by foreclosure,	900 00	temporary expenses,	265 19
share loans repaid,	3,000 00	real estate by foreclosure,	1,280 86
withdrawal profits,	175 17	Cash on hand Oct. 31, 1899,	8,731 73
forfeiture profits,	5 93		
forfeited shares,	144 46		
real estate by foreclosure,	188 50		
security committee,	1 50		
Cash on hand Oct. 31, 1898,	2,526 56		
	$39,591 64		$39,591 64

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$67,758 45	6.00 per cent.	$150 00	9.60 per cent.	$2,960 00	6.00 per cent.
4,250 00	6.30 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	$171 36	39	$6,683 04	Dues capital, as per general ledger, . . .	$72,763 00
Jan., 1890, .	2	160 36	31	4,971 16		
July, 1890, .	3	149 75	16	2,396 00	Profits capital, as per general ledger, . .	14,842 27
Jan., 1891, .	4	139 44	33	4,601 52		
July, 1891, .	5	129 44	25	3,236 00	Unpaid dues, . .	1,251 00
Jan., 1892, .	6	119 74	53	6,346 22		
July, 1892, .	7	110 34	52	5,737 68		
Jan., 1893, .	8	101 21	75	7,590 75		
May, 1893, .	9	95 25	25	2,381 25		
Nov., 1893, .	10	86 55	75	6,491 25		
May, 1894, .	11	78 10	70	5,467 00		
Nov., 1894, .	12	69 90	47	3,285 30		
May, 1895, .	13	61 94	24	1,486 56		
Nov., 1895, .	14	54 22	117	6,343 74		
May, 1896, .	15	46 72	87	4,064 64		
Nov., 1896, .	16	39 44	162	6,389 28		
May, 1897, .	17	32 37	64	2,071 68		
Nov., 1897, .	18	25 51	109	2,780 59		
May, 1898, .	19	18 85	183	3,449 55		
Nov., 1898, .	20	12 38	162	2,005 56		
May, 1899, .	21	6 10	175	1,067 50		
Dues paid in advance, . . .				10 00		
Total, ...				$88,856 27	Total, . . .	$88,856 27

Number of shares issued during the year, ... 398
Number of shares now in force, ... 1,624
Number of shares now borrowed upon, ... 389
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 273
Number of shares forfeited during the year, ... 9
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 28
Present number of members, ... 240
Present number of borrowers, ... 84
Present number of non-borrowers, ... 156
Number of loans secured by first mortgage of real estate, . . . 82
Number of loans on shares, ... 25
Largest loan to any one member, ... $4,000 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 265 19
Date of examination by commissioner: April 17.

ATLANTIC CO-OPERATIVE BANK—LAWRENCE.

Incorporated March 26, 1891. Commenced business April 30, 1891.

THOMAS BEVINGTON, *President.* F. A. SHERMAN, *Secretary.*
W. D. CURRIER, *Treasurer.*

Names of security committee:

THOMAS BEVINGTON, ROBERT T. TODD,
JOHN HAIGH, R. H. BARLOW,
JOSEPH THOMPSON.

Regular meetings the last Friday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$106,600 00	Dues capital,	$99,904 00
Loans on shares,	10,950 00	Profits capital (all series),	18,419 29
Permanent expense account,	16 53	Interest,	982 50
Unpaid interest,	325 00	Premiums,	24 16
Unpaid premiums,	10 91	Fines,	61 91
Unpaid fines,	38 02	Withdrawal profits,	11 67
Cash in hands of treasurer,	2,327 10	Guaranty fund,	839 19
		Surplus,	16 08
		Forfeited share account,	8 76
	$120,267 56		$120,267 56

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$26,977 00	For real estate loans,	$40,200 00
interest,	6,794 17	share loans,	9,950 00
premiums,	187 55	dues capital withdrawn,	11,227 00
fines,	175 81	dues capital retired,	7,430 00
transfer fees,	1 00	profits capital withdrawn,	1,629 84
real estate loans repaid,	27,550 00	profits capital retired,	2,117 80
share loans repaid,	8,350 00	temporary expenses,	425 00
withdrawal profits,	160 43	permanent expenses,	37 28
Cash on hand Oct. 31, 1898,	5,148 06	Cash on hand Oct. 31, 1899,	2,327 10
	$75,344 02		$75,344 02

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$67,050 00	6.00 per cent.	$600 00	6.90 per cent.	$10,450 00	6.00 per cent.
30,750 00	6.30 "	600 00	7.80 "	500 00	6.30 "
7,600 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1891, .	1	$133 79	118	$15,787 22	Dues capital, as per general ledger, . . .	$99,904 00
July, 1891, .	2	128 90	5	644 50		
Oct., 1891, .	3	124 06	67	8,312 02	Profits capital, as per general ledger, . .	18,419 29
Jan., 1892, .	4	119 32	15	1,789 80		
April, 1892, .	5	114 59	122	13,979 98	Unpaid dues, . .	413 00
July, 1892, .	6	109 97	9	989 73		
Oct., 1892, .	7	105 36	40	4,214 40		
Jan., 1893, .	8	100 84	34	3,428 56		
April, 1893, .	9	96 40	45	4,338 00		
July, 1893, .	10	92 00	42	3,864 00		
Oct., 1893, .	11	87 68	30	2,630 40		
Jan., 1894, .	12	83 42	41	3,420 22		
April, 1894, .	13	79 19	65	5,147 35		
July, 1894, .	14	75 05	51	3,827 55		
Oct., 1894, .	15	70 98	35	2,484 30		
Jan., 1895, .	16	66 96	26	1,740 96		
April, 1895, .	17	63 00	71	4,473 00		
July, 1895, .	18	59 10	33	1,950 30		
Oct., 1895, .	19	55 26	132	7,294 32		
Jan., 1896, .	20	51 48	63	3,243 24		
April, 1896, .	21	47 75	78	3,724 50		
July, 1896, .	22	44 08	30	1,322 40		
Oct., 1896, .	23	40 47	41	1,659 27		
Jan., 1897, .	24	36 90	101	3,726 90		
April, 1897, .	25	33 39	85	2,838 15		
July, 1897, .	26	29 93	45	1,346 85		
Oct., 1897, .	27	26 52	42	1,113 84		
Jan., 1898, .	28	23 16	65	1,505 40		
April, 1898, .	29	19 85	114	2,262 90		
July, 1898, .	30	16 59	55	912 45		
Oct., 1898, .	31	13 38	118	1,578 84		
Jan., 1899, .	32	10 22	88	899 36		
April, 1899, .	33	7 10	202	1,434 20		
July, 1899, .	34	4 03	146	588 38		
Oct., 1899, .	35	1 00	228	228 00		
Dues paid in advance, . . .				35 00		
Total, ...				$118,736 29	Total, . . .	$118,736 29

Number of shares issued during the year, ... 714
Number of shares now in force, ... 2,482
Number of shares now borrowed upon, ... 670
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 352

Number of shares retired during the year,	81	
Highest rate of premium or interest received on money sold during the year: 6 per cent.		
Lowest rate of premium or interest received on money sold during the year: 6 per cent.		
Rate of profits distributed: 1st term, 1½ per cent.; 2d term, 1½ per cent.; 3d term, 1½ per cent.; 4th term, 1½ per cent.		
Number of members withdrawn during the year,	53	
Present number of members,	284	
Present number of borrowers,	112	
Present number of non-borrowers,	172	
Number of loans secured by first mortgage of real estate,	84	
Number of loans on shares,	28	
Largest loan to any one member,		$3,600 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		451 30
Date of examination by commissioner: February 27.		

ATTLEBOROUGH CO-OPERATIVE BANK — ATTLEBOROUGH.

Incorporated July 18, 1892. Commenced business Aug. 17, 1892.

SIDNEY O. BIGNEY, *President.* HARRY E. CARPENTER, *Secretary and Treasurer.*

Names of security committee:

FRED L. TORREY, M. F. ASHLEY,
A. N. BROWNELL.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$15,810 00	Dues capital,	$17,620 00
Loans on shares,	1,220 00	Profits capital (all series),	1,987 65
Permanent expense account,	135 00	Interest,	206 14
Temporary expense account,	7 00	Premiums,	20
Unpaid interest,	8 25	Withdrawal profits,	28 19
Unpaid fines,	72	Guaranty fund,	36 48
Cash in hands of treasurer,	2,856 09	Surplus,	152 02
		Forfeited share account,	6 38
	$20,037 06		$20,037 06

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$7,664 00	For real estate loans,	$2,150 00
interest,	916 62	share loans,	1,905 00
premiums,	1 83	dues capital withdrawn,	4,689 00
fines,	8 05	profits capital withdrawn,	354 71
transfer fees,	50	temporary expenses,	43 00
real estate loans repaid,	1,650 00	forfeited shares,	40 74
share loans repaid,	1,045 00	Cash on hand Oct. 31, 1899,	2,856 09
withdrawal profits,	88 71		
Cash on hand Oct. 31, 1898,	663 83		
	$12,038 54		$12,038 54

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,460 00	6.00 per cent.	$350 00	7.00 per cent.	$1,000 00	5.00 per cent.
				220 00	6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1892, .	1	105 23	50	$5,261 50	Dues capital, as per general ledger, . .	$17,620 00
Feb., 1894, .	4	79 93	13	1,039 09		
Aug., 1894, .	5	71 97	5	359 85	Profits capital, as per general ledger, . .	1,987 65
Feb., 1895, .	6	64 18	33	2,117 94		
Aug., 1895, .	7	56 63	53	3,001 39	Unpaid dues, . . .	56 00
Feb., 1896, .	8	49 28	30	1,478 40		
Aug., 1896, .	9	42 13	7	294 91		
Feb., 1897, .	10	35 13	49	1,721 37		
Aug., 1897, .	11	28 36	27	765 72		
Feb., 1898, .	12	21 77	29	631 33		
Aug., 1898, .	13	15 35	71	1,089 85		
Feb., 1899, .	14	9 09	170	1,545 30		
Aug., 1899, .	15	3 00	113	339 00		
Dues paid in advance, . . .				18 00		
Total, ...				$19,663 65	Total, . . .	$19,663 65

Number of shares issued during the year, ...	347
Number of shares now in force, ...	650
Number of shares now borrowed upon, ...	110
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	242
Highest rate of premium or interest received on money sold during the year: 6 per cent.	
Lowest rate of premium or interest received on money sold during the year: 5 per cent.	
Rates of profits distributed: 1st term, 3 per cent.; 2d term, 2½ per cent.	
Number of members withdrawn during the year, ...	27
Present number of members, ...	104
Present number of borrowers, ...	21
Present number of non-borrowers, ...	83
Number of loans secured by first mortgage of real estate, . . .	17
Number of loans on shares, ...	4
Largest loan to any one member, ...	$2,000 00
Smallest loan to any one member, ...	100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	63 00
Date of examination by commissioner: February 28.	

BALDWINVILLE CO-OPERATIVE BANK—BALDWINVILLE.

Incorporated July 16, 1889. Commenced business July 24, 1889.

H. S. Morley, *President.* C. C. Speare, *Secretary and Treasurer.*

Names of security committee:

E. N. Mullins, Louis Leland,
E. L. Thompson.

Regular meetings the fourth Wednesday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$29,575 00	Dues capital,	$23,362 00
Loans on shares,	330 00	Profits capital (all series),	5,327 08
Permanent expense account,	64 11	Interest,	378 94
Temporary expense account,	28 50	Premiums,	24 65
Unpaid fines,	10 00	Withdrawal profits,	14 69
Cash in hands of treasurer,	447 43	Guaranty fund,	354 33
		Surplus,	993 35
	$30,455 04		$30,455 04

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$5,752 00	For real estate loans,	$2,200 00
interest,	1,921 55	share loans,	560 00
premiums,	105 40	dues capital withdrawn,	3,444 00
fines,	79 62	dues capital retired,	5,337 00
transfer fees,	25	profits capital withdrawn,	452 88
real estate loans repaid,	3,000 00	profits capital retired,	1,873 71
real estate loans eliminated by foreclosure,	400 00	temporary expenses,	97 58
share loans repaid,	1,470 00	interest on retired shares,	33 30
withdrawal profits,	100 57	interest repaid,	1 50
Cash on hand Oct. 31, 1898,	1,618 01	Cash on hand Oct. 31, 1899,	447 43
	$14,447 40		$14,447 40

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,800 00 4,100 00	6.00 per cent. 6.30 "	$13,675 00	6.60 per cent.	$330 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889,	1	$167 20	47	$7,858 40	Dues capital, as per general ledger,	$23,362 00
Jan., 1890,	2	156 60	8	1,252 80		
July, 1890,	3	146 33	10	1,463 30	Profits capital, as per general ledger,	5,327 08
Jan., 1891,	4	136 32	25	3,408 00		
July, 1891,	5	126 55	5	632 75	Unpaid dues,	390 00
Jan., 1892,	6	117 14	33	3,865 62		
July, 1892,	7	107 98	11	1,187 78		
Jan., 1893,	8	99 04	1	99 04		
July, 1893,	9	90 38	7	632 66		
Jan., 1894,	10	81 97	7	573 79		
July, 1894,	11	73 92	18	1,330 56		
July, 1895,	13	58 21	2	116 42		
Jan., 1896,	14	50 72	11	557 92		
July, 1896,	15	43 44	28	1,216 32		
Jan., 1897,	16	36 37	39	1,418 43		
July, 1897,	17	29 51	70	2,065 70		
Jan., 1898,	18	22 85	23	525 55		
July, 1898,	19	16 38	28	458 64		
Jan., 1899,	20	10 10	14	141 40		
July, 1899,	21	4 00	67	268 00		
Dues paid in advance,				6 00		
Total,				$29,079 08	Total,	$29,079 08

Number of shares issued during the year, ... 84
Number of shares now in force, ... 454
Number of shares now borrowed upon, ... 171
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 102
Number of shares retired during the year, ... 44
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 25
Present number of members, ... 78
Present number of borrowers, ... 35
Present number of non-borrowers, ... 43
Number of loans secured by first mortgage of real estate, . . . 33
Number of loans on shares, ... 2
Largest loan to any one member, ... $3,000 00
Smallest loan to any one member, ... 60 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 112 61
Date of examination by commissioner: January 3.

BERKSHIRE COUNTY CO-OPERATIVE BANK—NORTH ADAMS.

Incorporated Nov. 8, 1890. Commenced business Nov. 19, 1890.

GEORGE H. KEARN, *President.* CHARLES W. FORD, *Secretary and Treasurer.*

Names of security committee:

M. R. FORD, G. A. HASTINGS,
W. C. ELLIS.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$132,025 00	Dues capital,	$130,531 00
Loans on shares,	9,665 00	Profits capital (all series),	19,731 83
Permanent expense account,	400 70	Guaranty fund,	264 47
Cash in hands of treasurer,	8,808 13	Surplus,	371 53
	$150,898 83		$150,898 83

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$42,339 00	For real estate loans,	$71,650 00
interest,	7,791 04	share loans,	13,560 00
premiums,	700 52	dues capital withdrawn,	18,001 00
fines,	112 81	profits capital withdrawn,	2,844 53
transfer fees,	9 25	temporary expenses,	889 76
real estate loans repaid,	49,200 00	permanent expenses,	56 55
share loans repaid,	11,200 00	Cash on hand Oct. 31, 1899,	8,808 13
withdrawal profits,	142 38		
Cash on hand Oct. 31, 1898,	4,314 97		
	$115,809 97		$115,809 97

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,100 00	6.00 per cent.	$118,125 00	6.60 per cent.	$3,600 00	6.00 per cent.
1,800 00	6.30 "			6,065 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1890, .	1	$140 26	105	$14,727 30	Dues capital, as per general ledger, . .	$130,531 00
April, 1891, .	2	132 57	5	662 85		
Nov., 1891, .	3	121 73	35	4,260 55	Profits capital, as per general ledger, . .	19,731 83
May, 1892, .	4	112 51	25	2,812 75		
Nov., 1892, .	5	103 47	121	12,519 87	Unpaid dues, . .	518 00
May, 1893, .	6	94 68	58	5,491 44		
Nov., 1893, .	7	86 13	110	9,474 30		
May, 1894, .	8	77 80	144	11,203 20		
Nov., 1894, .	9	69 71	235	16,381 85		
May, 1895, .	10	61 83	133	8,223 39		
Nov., 1895, .	11	54 17	190	10,292 30		
May, 1896, .	12	46 71	204	9,528 84		
Nov., 1896, .	13	39 44	245	9,662 80		
May, 1897, .	14	32 37	270	8,739 90		
Nov., 1897, .	15	25 51	480	12,244 80		
May, 1898, .	16	18 85	321	6,050 85		
Nov., 1898, .	17	12 38	463	5,731 94		
May, 1899, .	18	6 10	439	2,677 90		
Dues paid in advance, . . .				94 00		
Total, ...				$150,780 83	Total, . . .	$150,780 83

Number of shares issued during the year, ... 1,005
Number of shares now in force, ... 3,583
Number of shares now borrowed upon, ... 1,055
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 624
Highest rate of premium or interest received on money sold during the year: 6 6-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 59
Present number of members, ... 443
Present number of borrowers, ... 134
Present number of non-borrowers, ... 309
Number of loans secured by first mortgage of real estate, . . . 98
Number of loans on shares, ... 36
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 964 76
Date of examination by commissioner: April 25.

BEVERLY CO-OPERATIVE BANK — BEVERLY.

Incorporated Aug. 25, 1888. Commenced business Sept. 18, 1888.

GEORGE P. BROWN, *President.* HARRIE L. OBER, *Secretary.*
CHARLES F. LEE, *Treasurer.*

Names of security committee:

GEORGE P. BROWN, GEORGE BUTMAN,
EDMUND GILES.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$147,150 00	Dues capital,	$147,426 00
Loans on shares,	7,550 00	Profits capital (all series),	25,035 39
Permanent expense account,	500 00	Interest,	420 33
Real estate by foreclosure,	15,938 98	Transfer fees,	50
Unpaid interest,	13 87	Withdrawal profits,	35 70
Unpaid fines,	27 38	Guaranty fund,	971 94
Cash in hands of treasurer,	4,402 17	Surplus,	1,590 81
		Forfeited share account,	101 73
	$175,582 40		$175,582 40

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$43,789 00	For real estate loans,	$45,950 00
interest,	9,546 32	share loans,	5,260 00
premiums,	232 19	dues capital withdrawn,	23,056 00
fines,	408 01	dues capital forfeited,	527 00
transfer fees,	2 00	profits capital withdrawn,	4,649 25
real estate loans repaid,	24,850 00	profits capital forfeited,	67 04
real estate loans eliminated by foreclosure,	9,150 00	temporary expenses,	710 30
share loans repaid,	4,440 00	forfeited shares,	234 53
withdrawal profits,	157 57	real estate by foreclosure,	11,255 65
forfeiture profits,	94	Cash on hand Oct. 31, 1899,	4,402 17
forfeited shares,	26 00		
real estate by foreclosure,	1,725 65		
temporary expenses,	37 50		
Cash on hand Oct. 31, 1898,	1,746 76		
	$96,111 94		$96,111 94

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$113,350 00	6.00 per cent.	$2,300 00	6.90 per cent.	$5,420 00	6.00 per cent.
21,000 00	6.30 "	1,900 00	7.20 "	2,130 00	6.30 "
8,300 00	6.60 "	300 00	7.50 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.
Sept., 1888,	1	$188 29	26	$4,895 54
Mar., 1889,	2	176 94	37	6,546 78
Sept., 1889,	3	165 92	25	4,148 00
Mar., 1890,	4	155 22	28	4,346 16
Sept., 1890,	5	144 83	49	7,096 67
Mar., 1891,	6	134 75	20	2,695 00
Sept., 1891,	7	124 96	63	7,872 48
Mar., 1892,	8	115 46	78	9,005 88
Sept., 1892,	9	106 23	119	12,641 37
Mar., 1893,	10	97 27	82	7,976 14
Sept., 1893,	11	88 57	81	7,174 17
Mar., 1894,	12	80 13	110	8,814 30
Sept., 1894,	13	71 93	118	8,487 74
Mar., 1895,	14	63 97	158	10,107 26
Sept., 1895,	15	56 24	84	4,724 16
Mar., 1896,	16	48 74	278	13,549 72
Sept., 1896,	17	41 46	366	15,174 36
Mar., 1897,	18	34 39	337	11,589 43
Sept., 1897,	19	27 52	436	11,998 72
Mar., 1898,	20	20 85	307	6,400 95
Sept., 1898,	21	14 38	312	4,486 56
Mar., 1899,	22	8 10	420	3,402 00
Sept., 1899,	23	2 00	289	578 00
Dues paid in advance,				289 00
Total,				$174,000 39

Dues capital, as per general ledger,			$147,426 00
Profits capital, as per general ledger,			25,035 39
Unpaid dues,			1,539 00
Total,			$174,000 39

Number of shares issued during the year, ... 840
Number of shares now in force, ... 3,823
Number of shares now borrowed upon, ... 989
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 612
Number of shares forfeited during the year, ... 49
Highest rate of premium or interest received on money sold during the year: 7 8-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 98
Present number of members, ... 596
Present number of borrowers, ... 139
Present number of non-borrowers, ... 457
Number of loans secured by first mortgage of real estate, . . . 133
Number of loans on shares, ... 32
Largest loan to any one member, ... $4,000 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 672 80
Date of examination by commissioner: January 13.

BOSTON CO-OPERATIVE BANK — BOSTON.

Incorporated April 30, 1888. Commenced business May 2, 1888.

EUGENE M. SMITH, *President.* GEORGE T. BOSSON, *Secretary and Treasurer.*

Names of security committee:

GEORGE T. BOSSON, HENRY M. SANDERS,
EUGENE M. SMITH.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$318,290 00	Dues capital,	$330,889 00
Loans on shares,	15,500 00	Profits capital (all series),	60,702 24
Permanent expense account,	96 44	Withdrawal profits,	10
Real estate by foreclosure,	14,250 52	Guaranty fund,	1,648 63
Unpaid interest,	4,887 94	Surplus,	2,872 04
Unpaid premiums,	384 86	Forfeited share account,	45 93
Unpaid fines,	421 31	Personal account,	90 00
Mortgages,	13,700 00		
Cash in hands of treasurer,	28,716 87		
	$396,247 94		$396,247 94

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$109,349 00	For real estate loans,	$119,090 00
interest,	19,306 52	share loans,	17,210 00
premiums,	1,368 06	dues capital withdrawn,	32,479 00
fines,	971 11	dues capital forfeited,	854 00
transfer fees,	3 25	dues capital retired,	28,592 00
real estate loans repaid,	71,640 00	profits capital withdrawn,	3,902 80
real estate loans eliminated by foreclosure,	12,500 00	profits capital forfeited,	117 48
share loans repaid,	10,695 00	profits capital retired,	8,632 71
withdrawal profits,	616 23	temporary expenses,	2,328 24
forfeiture profits,	29 37	interest on retired shares,	144 95
forfeited shares,	921 11	forfeited shares,	998 11
mortgages,	1,600 00	interest repaid,	34 48
real estate by foreclosure,	14,025 68	guaranty fund,	205 84
personal account,	90 00	mortgages,	2,200 00
Cash on hand Oct. 31, 1898,	17,107 21	real estate by foreclosure,	14,716 06
		Cash on hand Oct. 31, 1899,	28,716 87
	$260,222 54		$260,222 54

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate	Amount.	Rate.
$8,200 00	6.00 per cent.	$10,200 00	7.20 per cent.	$15,050 00	6.30 per cent.
234,165 00	6.30 "	12,950 00	7.50 "	150 00	6.60 "
34,775 00	6.60 "	8,200 00	8.10 "	200 00	6.90 "
9,200 00	6.90 "	600 00	9.30 "	100 00	8.10 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.
Nov., 1888, .	2	$194 98	76	$14,818 48
May, 1889, .	3	182 55	59	10,770 45
Nov., 1889, .	4	170 57	67	11,428 19
May, 1890, .	5	158 99	126	20,032 74
Nov., 1890, .	6	147 81	24	3,547 44
May, 1891, .	7	136 98	74	10,136 52
Nov., 1891, .	8	126 50	86	10,879 00
May, 1892, .	9	116 44	122	14,205 68
Nov., 1892, .	10	106 68	104	11,094 72
May, 1893, .	11	97 24	84	8,168 16
Nov., 1893, .	12	88 14	101	8,902 14
May, 1894, .	13	79 35	383	30,391 05
Nov., 1894, .	14	70 86	511	36,209 46
May, 1895, .	15	62 65	392	24,558 80
Nov., 1895, .	16	54 71	501	27,409 71
May, 1896, .	17	47 06	665	31,294 90
Nov., 1896, .	18	39 65	697	27,636 05
May, 1897, .	19	32 49	864	28,071 36
Nov., 1897, .	20	25 58	1,060	27,114 80
May, 1898, .	21	18 87	873	16,473 51
Nov., 1898, .	22	12 39	1,252	15,512 28
May, 1899, .	23	6 10	1,268	7,734 80
Dues paid in advance, . . .				736 00
Total, ...				$397,126 24

Dues capital, as per general ledger, . . .	$330,889 00
Profits capital, as per general ledger, . .	60,702 24
Unpaid dues, . .	5,535 00
Total, . . .	$397,126 24

Number of shares issued during the year, ... 2,765
Number of shares now in force, ... 9,389
Number of shares now borrowed upon, ... 2,159
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,336
Number of shares forfeited during the year, ... 50
Number of shares retired during the year, ... 336
Highest rate of premium or interest received on money sold during the year: 35 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3⅛ per cent.; 2d term, 3⅛ per cent.
Number of members withdrawn during the year, ... 138
Present number of members, ... 990
Present number of borrowers, ... 191
Present number of non-borrowers, ... 799
Number of loans secured by first mortgage of real estate, . . . 136
Number of loans on shares, ... 55
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 2,328 24
Date of examination by commissioner, April 17.

BRAINTREE CO-OPERATIVE BANK—BRAINTREE.

Incorporated June 24, 1889. Commenced business Oct. 15, 1889.

JAMES T. STEVENS, *President.* CHARLES B. CUMMINGS, *Secretary and Treasurer.*

Names of security committee:

JAMES T. STEVENS, ANSEL O. CLARK,
T. HAVEN DEARING.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$42,800 00	Dues capital,	$39,610 00
Loans on shares,	5,495 00	Profits capital (all series),	8,967 31
Permanent expense account,	40 00	Interest,	613 97
Temporary expense account,	9 25	Premiums,	28 50
Taxes and water rates,	80 43	Fines,	11 92
Cash in hands of treasurer,	1,915 29	Withdrawal profits,	59 01
		Forfeiture profits,	30 32
		Guaranty fund,	187 95
		Surplus,	803 63
		Forfeited share account,	9 14
		Suspense account,	18 22
	$50,339 97		$50,339 97

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$9,009 00	For real estate loans,	$10,700 00
interest,	2,813 97	share loans,	3,215 00
premiums,	142 90	dues capital withdrawn,	4,991 00
fines,	172 80	dues capital forfeited,	590 00
transfer fees,	25	dues capital retired,	3,447 00
real estate loans repaid,	11,600 00	profits capital withdrawn,	864 39
real estate loans eliminated by foreclosure,	2,000 00	profits capital forfeited,	121 30
share loans repaid,	2,265 00	profits capital retired,	1,089 00
withdrawal profits,	155 70	temporary expenses,	344 25
forfeiture profits,	30 32	permanent expenses,	50 00
real estate by foreclosure,	1,467 02	interest on retired shares,	161 80
Cash on hand Oct. 31, 1898,	1,498 42	suspense account,	6 10
		retired share account,	2,112 80
		taxes, etc., paid,	80 43
		real estate by foreclosure,	1,467 02
		Cash on hand Oct. 31, 1899,	1,915 29
	$31,155 38		$31,155 38

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$42,400 00	6.30 per cent.	$400 00	6.60 per cent.	$5,495 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889,	1	$161 79	78	$12,619 62	Dues capital, as per general ledger,	$39,610 00
Dec., 1889,	2	158 24	24	3,797 76		
June, 1890,	3	147 85	27	3,991 95	Profits capital, as per general ledger,	8,967 31
Dec., 1890,	4	137 77	23	3,168 71		
June, 1891,	5	127 96	20	2,559 20	Unpaid dues,	852 00
Dec., 1891,	6	118 46	38	4,501 48		
June, 1892,	7	109 23	13	1,419 99		
Dec., 1892,	8	100 27	5	501 35		
June, 1893,	9	91 57	21	1,922 97		
Dec., 1893,	10	83 13	11	914 43		
June, 1894,	11	74 93	19	1,423 67		
Dec., 1894,	12	66 97	8	535 76		
June, 1895,	13	59 24	11	651 64		
Dec., 1895,	14	51 74	50	2,587 00		
June, 1896,	15	44 46	48	2,134 08		
Dec., 1896,	16	37 39	51	1,906 89		
June, 1897,	17	30 52	19	579 88		
Dec., 1897,	18	23 85	79	1,884 15		
June, 1898,	19	17 38	71	1,233 98		
Dec., 1898,	20	11 10	68	754 80		
June, 1899,	21	5 00	67	335 00		
Dues paid in advance,				5 00		
Total,				$49,429 31	Total,	$49,429 31

Number of shares issued during the year,	139
Number of shares now in force,	751
Number of shares now borrowed upon,	352
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	127
Number of shares forfeited during the year,	10
Number of shares retired during the year,	30
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.	
Lowest rate of premium or interest received on money sold during the year: 6 3-10 per cent	
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.	
Number of members withdrawn during the year,	13
Present number of members,	117
Present number of borrowers,	51
Present number of non-borrowers,	66
Number of loans secured by first mortgage of real estate,	42
Number of loans on shares,	22
Largest loan to any one member,	$3,600 00
Smallest loan to any one member,	5 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,	354 25
Date of examination by commissioner: September 5.	

BROOKLINE CO-OPERATIVE BANK — BROOKLINE.

Incorporated March 13, 1895. Commenced business May 2, 1895.

NATHANIEL CONANT, *President.* ARTHUR H. MINER, *Secretary and Treasurer.*

Names of security committee:

GEORGE F. BOYNTON, ARTHUR H. BAILEY,
E. A. ROBART, W. S. KEMP,
M. J. O'HEARN.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$59,030 80	Dues capital,	$60,184 00
Loans on shares,	3,535 00	Profits capital (all series),	6,675 91
Permanent expense account,	300 00	Guaranty fund,	125 00
Unpaid interest,	342 11	Surplus,	144 89
Unpaid premiums,	17 49		
Unpaid fines,	42 58		
Cash in hands of treasurer,	3,861 82		
	$67,129 80		$67,129 80

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$21,783 00	For real estate loans,	$26,580 80
interest,	3,522 77	share loans,	5,620 00
premiums,	176 58	dues capital withdrawn,	3,417 00
fines,	241 78	profits capital withdrawn,	283 32
transfer fees,	2 00	temporary expenses,	157 40
real estate loans repaid,	8,900 00	permanent expenses,	100 00
share loans repaid,	4,905 00	suspense account,	687 05
withdrawal profits,	70 49	Cash on hand Oct. 31, 1899,	3,861 82
Cash on hand Oct. 31, 1898,	1,105 77		
	$40,707 39		$40,707 39

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$59,030 80	6.30 per cent.	-	-	$3,535 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1895,	1	$61 74	373	$23,029 02	Dues capital, as per general ledger,	$60,184 00
Nov., 1895,	2	54 19	267	14,468 73		
May, 1896,	3	46 74	133	6,216 42	Profits capital, as per general ledger,	6,675 91
Nov., 1896,	4	39 46	181	7,142 26		
May, 1897,	5	32 39	177	5,733 03	Unpaid dues,	726 00
Nov., 1897,	6	25 52	168	4,287 36		
May, 1898,	7	18 85	73	1,376 05		
Nov., 1898,	8	12 38	308	3,813 04		
May, 1899,	9	6 10	220	1,342 00		
Dues paid in advance,				178 00		
Total,				$67,585 91	Total,	$67,585 91

Number of shares issued during the year, ... 565
Number of shares now in force, ... 1,900
Number of shares now borrowed upon, ... 445
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 158
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 22
Present number of members, ... 227
Present number of borrowers, ... 39
Present number of non-borrowers, ... 188
Number of loans secured by first mortgage of real estate, . . . 24
Number of loans on shares, ... 17
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 172 40
Date of examination by commissioner: October 27.

CAMBRIDGE CO-OPERATIVE BANK—EAST CAMBRIDGE.

Incorporated Sept. 5, 1877. Commenced business Sept. 12, 1877.

RUFUS R. WADE, *President.* JOHN H. PONCE, *Secretary.*
JOHN LOUGHREY, *Treasurer.*

Names of security committee:

GEORGE S. KEELER, NATHAN W. SHUMWAY,
JOHN LOUGHREY.

Regular meetings the second Wednesday in each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$36,000 00	Dues capital,	$33,656 00
Loans on shares,	3,460 00	Profits capital (all series),	7,183 73
Permanent expense account,	7 76	Guaranty fund,	240 37
Unpaid interest,	458 00	Forfeited share account,	9 66
Unpaid premiums,	45 49	Matured share account,	4,104 00
Unpaid fines,	50 90	Sundry balances,	38 21
Unpaid dues,	578 00		
Cash in hands of treasurer,	4,631 82		
	$45,231 97		$45,231 97

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$7,454 00	For real estate loans,	$8,200 00
interest,	2,289 40	share loans,	1,450 00
premiums,	208 79	dues capital withdrawn,	2,580 00
fines,	68 98	dues capital retired,	1,810 00
real estate loans repaid,	5,300 00	dues capital matured,	3,976 00
real estate loans eliminated by maturity of shares,	1,200 00	profits capital withdrawn,	569 08
		profits capital retired,	608 50
		profits capital matured,	1,772 33
share loans repaid,	450 00	temporary expenses,	349 49
withdrawal profits,	189 45	permanent expenses,	6 50
sundry balances,	9 26	interest on retired shares,	51 87
matured share account,	4,104 00	interest on matured shares,	3 39
Cash on hand Oct. 31, 1898,	4,736 28	sundry balances,	1 18
		Cash on hand Oct. 31, 1899,	4,631 82
	$26,010 16		$26,010 16

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,000 00	6.30 per cent.	$1,100 00	6.90 per cent.	$1,130 00	6.30 per cent.
21,900 00	6.60 "			2,330 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Jan., 1889,	38	$181 89	5	$909 45	Dues capital, as per general ledger,	$33,656 00
July, 1889,	39	170 71	6	1,024 26		
Jan., 1890,	40	159 86	5	799 30	Profits capital, as per general ledger,	7,183 73
July, 1890,	41	149 28	17	2,537 76		
Jan., 1891,	42	138 87	18	2,499 66		
July, 1891,	43	128 80	31	3,992 80		
Jan., 1892,	44	119 13	46	5,479 98		
July, 1892,	45	109 67	36	3,948 12		
Jan., 1893,	46	100 57	36	3,620 52		
July, 1893,	47	91 70	5	458 50		
Jan., 1894,	48	83 11	20	1,662 20		
July, 1894,	49	74 79	5	373 95		
Jan., 1895,	50	66 67	66	4,400 22		
May, 1895,	51	61 44	15	921 60		
Nov., 1895,	52	53 79	43	2,312 97		
May, 1896,	53	46 38	10	463 80		
Nov., 1896,	54	39 16	40	1,566 40		
May, 1897,	55	32 16	33	1,061 28		
Nov., 1897,	56	25 38	49	1,243 62		
May, 1898,	57	18 77	25	469 25		
Nov., 1898,	58	12 35	56	691 60		
May, 1899,	59	6 09	61	371 49		
Suspense profits,				31 00		
Total,				$40,839 73	Total,	$40,839 73

Number of shares issued during the year, ... 117
Number of shares now in force, ... 648
Number of shares now borrowed upon, ... 252
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 61
Number of shares retired during the year, ... 15
Number of shares matured during the year, ... 28
Highest rate of premium or interest received on money sold during the year: 10 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 12
Present number of members, ... 92
Present number of borrowers, ... 34
Present number of non-borrowers, ... 58
Number of loans secured by first mortgage of real estate, . . . 31
Number of loans on shares, ... 25
Largest loan to any one member, ... $3,000 00
Smallest loan to any one member, ... 30 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 352 49
Date of examination by commissioner: December 22.

CAMPELLO CO-OPERATIVE BANK — BROCKTON.

Incorporated Oct. 3, 1877. Commenced business Oct. 8, 1877.

PRESTON B. KEITH, *President.* WARREN T. COPELAND, *Secretary and Treasurer.*

Names of security committee:

JOHN A. HOWARD, FRED R. HAYWARD,
NATHAN H. WASHBURN.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$292,800 00	Dues capital,	$320,982 00
Loans on shares,	2,750 00	Profits capital (all series),	36,697 78
Permanent expense account,	220 00	Interest,	1,947 12
Temporary expense account,	138 48	Premiums,	126 08
Real estate by foreclosure,	63,030 04	Fines,	88 78
Unpaid interest,	2,893 75	Transfer fees,	75
Unpaid premiums,	180 44	Withdrawal profits,	293 52
Unpaid fines,	239 78	Guaranty fund,	1,900 00
Mortgages,	3,900 00	Surplus,	8,407 72
Taxes, insurance, repairs, etc.,	864 86	Forfeited share account,	114 61
Cash in hands of treasurer,	3,731 88	Rents,	190 87
	$370,749 23		$370,749 23

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$127,833 00	For real estate loans,	$51,350 00
interest,	18,540 36	share loans,	4,350 00
premiums,	1,197 46	dues capital withdrawn,	59,471 00
fines,	765 78	dues capital forfeited,	485 00
transfer fees,	7 00	dues capital retired,	75,179 00
real estate loans repaid,	54,750 00	dues capital matured,	3,984 00
real estate loans eliminated by foreclosure and quit-claims,	8,300 00	profits capital withdrawn,	4,785 45
		profits capital forfeited,	68 95
		profits capital retired,	12,104 37
real estate loans eliminated by maturity of shares,	5,800 00	profits capital matured,	1,918 77
		temporary expenses,	1,740 36
share loans repaid,	7,750 00	forfeited shares,	519 40
withdrawal profits,	1,191 32	interest on retired shares,	715 94
forfeiture profits,	17 15	quit-claims,	8,379 84
forfeited shares,	533 65	taxes, insurance, repairs, etc.,	1,339 50
rents,	1,456 92	Cash on hand Oct. 31, 1899,	3,731 88
real estate by foreclosure,	197 50		
Cash on hand Oct. 31, 1898,	1,783 32		
	$230,123 46		$230,123 46

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$279,800 00	6.30 per cent.	$13,000 00	7.50 per cent.	$2,750 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1888, .	15	$192 75	5	$963 75	Dues capital, as per gen-	
April, 1889, .	16	180 23	13	2,342 99	eral ledger, . . .	$320,982 00
Oct., 1889, .	17	168 19	10	1,681 90	Profits capital, as per	
April, 1890, .	18	156 59	43	6,733 37	general ledger, . .	36,697 78
Oct., 1890, .	19	145 41	23	3,344 43	Unpaid dues, . .	3,447 00
April, 1891, .	20	134 62	53	7,134 86		
Oct., 1891, .	21	124 28	19	2,361 32		
April, 1892, .	22	114 34	44	5,030 96		
Oct., 1892, .	23	104 77	22	2,304 94		
April, 1893, .	24	95 53	64	6,113 92		
Oct., 1893, .	25	86 66	24	2,079 84		
April, 1894, .	26	78 12	34	2,656 08		
Oct., 1894, .	27	69 87	832	58,131 84		
April, 1895, .	28	61 93	1,025	63,478 25		
Oct., 1895, .	29	54 27	904	49,060 08		
April, 1896, .	30	46 89	673	31,556 97		
Oct., 1896, .	31	39 77	662	26,327 74		
April, 1897, .	32	32 86	812	26,682 32		
Oct., 1897, .	33	26 16	866	22,654 56		
April, 1898, .	34	19 66	873	17,163 18		
Oct., 1898, .	35	13 31	879	11,699 49		
April, 1899, .	36	7 09	1,411	10,003 99		
Oct., 1899, .	37	1 00	1,130	1,130 00		
Dues paid in advance, . . .				490 00		
Total, ...				$361,126 78	Total, . . .	$361,126 78

Number of shares issued during the year, ...	2,961
Number of shares now in force, ...	10,421
Number of shares now borrowed upon, ...	1,587
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	2,514
Number of shares forfeited during the year, ...	20
Number of shares retired during the year, ...	1,163
Number of shares matured during the year, ...	29
Highest rate of premium or interest received on money sold during the year: 5 cents premium.	
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.	
Rate of profits distributed: 1st term, 2 per cent.; 2d term, 2½ per cent.	
Number of members withdrawn during the year, ...	279
Present number of members, ...	1,160
Present number of borrowers, ...	221
Present number of non-borrowers, ...	939
Number of loans secured by first mortgage of real estate, . . .	210
Number of loans on shares, ...	16
Largest loan to any one member, ...	$5,000 00
Smallest loan to any one member, ...	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	1,750 36
Date of examination by commissioner: March 7.	

CANTON CO-OPERATIVE BANK — CANTON.

Incorporated Jan. 10, 1891. Commenced business Feb. 10, 1891.

JOHN EVERETT, *President.* JOSEPH W. WATTLES, Jr., *Secretary and Treasurer.*

Names of security committee:

CHARLES GALLIGAN, JOSEPH W. WATTLES,
WILLIAM W. BROOKS.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$101,600 00	Dues capital,	$89,321 00
Loans on shares,	3,170 00	Profits capital (all series),	16,163 40
Temporary expense account,	101 50	Interest,	1,534 30
Unpaid interest,	442 25	Premiums,	86 70
Unpaid premiums,	26 20	Fines,	42 47
Unpaid fines,	59 11	Withdrawal profits,	24 24
Cash in hands of treasurer,	4,513 25	Guaranty fund,	710 00
		Surplus,	2,030 20
	$109,912 31		$109,912 31

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$28,066 00	For real estate loans,	$25,500 00
interest,	6,240 68	share loans,	3,710 00
premiums,	350 60	dues capital withdrawn,	13,365 00
fines,	177 12	dues capital forfeited,	874 00
transfer fees,	25	dues capital retired,	11,164 00
real estate loans repaid,	20,400 00	profits capital withdrawn,	2,138 24
real estate loans eliminated by foreclosure,	2,600 00	profits capital forfeited,	228 75
share loans repaid,	3,570 00	profits capital retired,	3,118 20
withdrawal profits,	534 94	temporary expenses,	479 95
forfeiture profits,	57 23	interest on retired shares,	127 20
Cash on hand Oct. 31, 1898,	3,221 77	Cash on hand Oct. 31, 1899,	4,513 25
	$65,218 59		$65,218 59

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,900 00	6.00 per cent.	$2,100 00	6.90 per cent.	$1,000 00	6.00 per cent.
87,750 00	6.30 "	200 00	7.80 "	2,170 00	6.30 "
6,650 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb , 1891, .	1	$138 83	126	$17,492 58	Dues capital, as per general ledger, . .	$89,321 00
Aug., 1891, .	2	128 62	83	10,675 46		
Feb., 1892, .	3	118 73	82	9,735 86	Profits capital, as per general ledger, . .	16,163 40
Aug., 1892, .	4	109 16	60	6,549 60		
Feb., 1893, .	5	99 91	37	3,696 67	Unpaid dues, . .	784 00
Aug., 1893, .	6	90 94	38	3,455 72		
Feb., 1894, .	7	82 25	60	4,935 00		
Aug., 1894, .	8	73 83	42	3,100 86		
Feb., 1895, .	9	65 69	90	5,912 10		
Aug., 1895, .	10	57 80	80	4,624 00		
Feb., 1896, .	11	50 16	86	4,313 76		
Aug., 1896, .	12	42 76	107	4,575 32		
Feb., 1897, .	13	35 59	214	7,616 26		
Aug., 1897, .	14	28 65	156	4,469 40		
Feb., 1898, .	15	21 93	374	8,201 82		
Aug., 1898, .	16	15 42	190	2,929 80		
Feb., 1899, .	17	9 11	329	2,997 19		
Aug., 1899, .	18	3 00	290	870 00		
Dues paid in advance, . . .				117 00		
Total, ...				$106,268 40	Total, . . .	$106,268 40

Number of shares issued during the year, ... 730
Number of shares now in force, ... 2,444
Number of shares now borrowed upon, ... 657
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 426
Number of shares forfeited during the year, ... 13
Number of shares retired during the year, ... 120
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3¼ per cent.; 2d term 3¼ per cent.
Number of members withdrawn during the year, ... 57
Present number of members, ... 299
Present number of borrowers, ... 91
Present number of non-borrowers, ... 208
Number of loans secured by first mortgage of real estate, . . . 99
Number of loans on shares, ... 13
Largest loan to any one member, ... $4,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 479 95
Date of examination by commissioner: January 6.

CITIZENS' CO-OPERATIVE BANK—HAVERHILL.

Incorporated Aug. 22, 1887. Commenced business Sept. 12, 1887.

George H. Carleton, *President.* James W. Goodwin, *Secretary and Treasurer.*

Names of security committee:

Joshua M. Stover, Philip C. Swett,
George M. Goodwin.

Regular meetings the second Monday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$137,688 30	Dues capital,	$121,699 00
Loans on shares,	3,000 00	Profits capital (all series),	21,099 90
Temporary expense account,	20 00	Interest,	51 72
Real estate by foreclosure,	522 90	Withdrawal profits,	93 03
Unpaid fines,	32 82	Forfeiture profits,	60 40
Cash in hands of treasurer,	4,624 77	Guaranty fund,	650 00
		Surplus,	1,223 64
		Forfeited share account,	411 10
		Bond account,	600 00
	$145,888 79		$145,888 79

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$35,082 00	For real estate loans,	$49,163 84
interest,	8,363 93	share loans,	3,805 00
fines,	141 16	dues capital withdrawn,	22,665 00
real estate loans repaid,	33,435 15	dues capital forfeited,	54 00
real estate loans eliminated by foreclosure,	1,376 01	profits capital withdrawn,	3,652 26
share loans repaid,	4,665 00	profits capital forfeited,	2 87
withdrawal profits,	320 14	temporary expenses,	1,515 00
forfeiture profits,	177 82	real estate by foreclosure,	1,389 98
real estate by foreclosure,	1,376 01	bond account,	2,107 50
bond account,	2,105 00	surplus account,	221 88
Cash on hand Oct. 31, 1898,	2,159 88	Cash on hand Oct. 31, 1899,	4,624 77
	$89,202 10		$89,202 10

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$28,625 00	5 per cent.	$109,063 30	6 per cent.	$1,375 00	5 per cent.
				1,625 00	6 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1888, .	3	$177 71	74	$13,150 54	Dues capital, as per general ledger, . .	$121,699 00
April, 1889, .	4	167 77	14	2,348 78		
Oct., 1889, .	5	158 01	13	2,054 13	Profits capital, as per general ledger, . .	21,099 90
April, 1890, .	6	148 43	35	5,195 05		
Oct., 1890, .	7	139 03	45	6,256 35	Unpaid dues, . .	1,041 00
April, 1891, .	8	129 81	76	9,865 56		
Oct., 1891, .	9	120 77	78	9,420 06		
April, 1892, .	10	111 91	66	7,386 06		
Oct., 1892, .	11	103 23	52	5,367 96		
April, 1893, .	12	94 73	55	5,210 15		
Oct., 1893, .	13	86 41	65	5,616 65		
April, 1894, .	14	78 27	79	6,183 33		
Oct., 1894, .	15	70 31	52	3,656 12		
April, 1895, .	16	62 54	111	6,941 94		
Oct., 1895, .	17	54 96	154	8,463 84		
April, 1896, .	18	47 57	254	12,082 78		
Oct., 1896, .	19	40 36	181	7,305 16		
April, 1897, .	20	33 33	239	7,965 87		
Oct., 1897, .	21	26 49	373	9,880 77		
April, 1898, .	22	19 84	95	1,884 80		
Oct., 1898, .	23	13 38	365	4,883 70		
April, 1899, .	24	7 10	323	2,293 30		
Oct., 1899, .	25	1 00	200	200 00		
Dues paid in advance, . . .				227 00		
Total, ...				$143,839 90	Total, . . .	$143,839 90

Number of shares issued during the year, ... 766
Number of shares now in force, ... 2,999
Number of shares now borrowed upon, ... 976
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 670
Number of shares forfeited during the year, ... 7
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 85
Present number of members, ... 353
Present number of borrowers, ... 109
Present number of non-borrowers, ... 244
Number of loans secured by first mortgage of real estate, . . . 94
Number of loans on shares, ... 15
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,515 00
Date of examination by commissioner: July 7.

CITY CO-OPERATIVE BANK—HOLYOKE.

Incorporated July 16, 1889. Commenced business July 23, 1889.

DANIEL PROULX, *President.* PIERRE BONVOULOIR, *Secretary and Treasurer.*

Names of security committee:

JOHN ST. JOHN, A. F. GINGRAS,
VAL MOQUIN.

Regular meetings the fourth Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$64,175 00	Dues capital,	$64,715 00
Loans on shares,	16,275 00	Profits capital (all series),	13,190 76
Permanent expense account,	200 00	Interest,	1,732 99
Temporary expense account,	204 41	Fines,	43 33
Unpaid interest,	87 01	Transfer fees,	75
Unpaid fines,	14 12	Withdrawal profits,	138 90
Cash in hands of treasurer,	726 31	Guaranty fund,	550 00
		Surplus,	1,298 12
		Security committee,	12 00
	$81,681 85		$81,681 85

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$18,537 00	For real estate loans,	$29,950 00
interest,	4,689 11	share loans,	10,450 00
fines,	128 94	dues capital withdrawn,	13,373 00
transfer fees,	2 25	profits capital withdrawn,	2,238 61
real estate loans repaid,	22,450 00	temporary expenses,	651 25
share loans repaid,	8,450 00	permanent expenses,	220 95
withdrawal profits,	338 45	Cash on hand Oct. 31, 1899,	726 31
security committee,	39 00		
Cash on hand Oct. 31, 1898,	2,975 37		
	$57,610 12		$57,610 12

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount	Rate.	Amount.	Rate.
$64,175 00	6.00 per cent.	-	-	$16,275 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	$167 38	78	$13,055 64	Dues capital, as per general ledger, . .	$64,715 00
Jan., 1890, .	2	156 71	29	4,544 59		
July, 1890, .	3	146 37	5	731 85	Profits capital, as per general ledger, . .	13,190 76
Jan., 1891, .	4	136 31	120	16,357 20		
July, 1891, .	5	126 55	26	3,290 30	Unpaid dues, . .	289 00
Jan., 1892, .	6	117 08	21	2,458 68		
July, 1892, .	7	107 88	13	1,402 44		
Jan., 1893, .	8	98 96	82	8,114 72		
July, 1893, .	9	90 28	23	2,076 44		
Jan., 1894, .	10	81 86	5	409 30		
July, 1894, .	11	73 69	23	1,694 87		
Jan., 1895, .	12	65 76	26	1,709 76		
July, 1895, .	13	58 06	43	2,496 58		
Jan., 1896, .	14	50 58	126	6,373 08		
April, 1896, .	15	46 76	9	420 84		
July, 1896, .	16	43 21	16	691 36		
Jan., 1897, .	17	36 27	20	725 40		
July, 1897, .	18	29 43	79	2,324 97		
Jan., 1898, .	19	22 79	134	3,053 86		
July, 1898, .	20	16 34	62	1,013 08		
Jan., 1899, .	21	10 08	385	3,880 80		
July, 1899, .	22	4 00	331	1,324 00		
Dues paid in advance, . . .				45 00		
Total, ...				$78,194 76	Total, . . .	$78,194 76

Number of shares issued during the year, ... 794
Number of shares now in force, ... 1,656
Number of shares now borrowed upon, ... 614
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 404
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 58
Present number of members, ... 268
Present number of borrowers, ... 98
Present number of non-borrowers, ... 170
Number of loans secured by first mortgage of real estate, . . . 69
Number of loans on shares, ... 68
Largest loan to any one member, ... $4,200 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 672 20
Date of examination by commissioner: May 17.

CLINTON CO-OPERATIVE BANK — CLINTON.

Incorporated Sept. 23, 1887. Commenced business Oct. 20, 1887.

DANIEL B. INGALLS, *President.* WALTER R. DAME, *Secretary.*
THOMAS S. DAVIS, *Treasurer.*

Names of security committee:

GEORGE P. FRENCH, CHAS. L. STEVENS,
HENRY I. CHENEY.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$180,660 00	Dues capital,	$163,002 00
Loans on shares,	3,225 00	Profits capital (all series),	30,650 72
Permanent expense account,	150 00	Interest,	1,185 89
Temporary expense account,	76 71	Fines,	51 35
Real estate by foreclosure,	4,245 27	Transfer fees,	25
Unpaid interest,	1,224 29	Withdrawal profits,	61 08
Cash in hands of treasurer,	8,221 35	Guaranty fund,	893 18
		Surplus,	1,943 41
		Forfeited share account,	5 74
		Security committee,	9 00
	$197,802 62		$197,802 62

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$47,639 00	For real estate loans,	$41,635 00
interest,	11,555 07	share loans,	9,740 00
fines,	477 80	dues capital withdrawn,	23,714 00
transfer fees,	3 75	dues capital retired,	16,890 00
real estate loans repaid,	33,900 00	dues capital matured,	5,622 00
real estate loans eliminated by maturity of shares,	3,100 00	profits capital withdrawn,	3,289 25
		profits capital retired,	4,665 45
		profits capital matured,	2,348 40
share loans repaid,	14,150 00	temporary expenses,	780 97
withdrawal profits,	342 35	interest on matured shares,	72 80
security committee,	64 50	security committee,	64 50
real estate by foreclosure,	176 60	real estate by foreclosure,	331 85
Cash on hand Oct. 31, 1898,	5,967 10	Cash on hand Oct. 31, 1899,	8,221 35
	$117,375 57		$117,375 57

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$169,985 00	6 per cent.	$150 00	6¾ per cent.	$3,225 00	6 per cent.
3,625 00	6⅛ "	2,650 00	6⅝ "		
4,250 00	6¼ "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	2	$197 11	31	$6,110 41	Dues capital, as per general ledger, . .	$163,002 00
Oct., 1888, .	3	185 43	52	9,642 36		
April, 1889, .	4	174 13	60	10,447 80	Profits capital, as per general ledger, . .	30,650 72
Oct., 1889, .	5	163 17	51	8,321 67		
April, 1890, .	6	152 58	52	7,934 16	Unpaid dues, . .	1,478 00
Oct., 1890, .	7	142 31	42	5,977 02		
April, 1891, .	8	132 34	32	4,234 88		
Oct., 1891, .	9	122 65	92	11,283 80		
April, 1892, .	10	113 24	65	7,360 60		
Oct., 1892, .	11	104 13	100	10,413 00		
April, 1893, .	12	95 26	116	11,050 16		
Oct., 1893, .	13	86 63	41	3,551 83		
April, 1894, .	14	78 31	122	9,553 82		
Oct., 1894, .	15	70 24	166	11,659 84		
April, 1895, .	16	62 39	146	9,108 94		
Oct., 1895, .	17	54 77	219	11,994 63		
April, 1896, .	18	47 38	195	9,239 10		
Oct., 1896, .	19	40 20	256	10,291 20		
April, 1897, .	20	33 23	330	10,965 90		
Oct., 1897, .	21	26 42	444	11,730 48		
April, 1898, .	22	19 81	278	5,507 18		
Oct., 1898, .	23	13 36	304	4,061 44		
April, 1899, .	24	7 10	585	4,153 50		
Oct., 1899, .	25	1 00	426	426 00		
Dues paid in advance, . . .				111 00		
Total, ...				$195,130 72	Total, . . .	$195,130 72

Number of shares issued during the year, ... 1,190
Number of shares now in force, ... 4,205
Number of shares now borrowed upon, ... 1,067
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 685
Number of shares retired during the year, ... 182
Number of shares matured during the year, ... 40
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2¾ per cent.
Number of members withdrawn during the year, ... 103
Present number of members, ... 568
Present number of borrowers, ... 155
Present number of non-borrowers, ... 413
Number of loans secured by first mortgage of real estate, . . . 153
Number of loans on shares, ... 23
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 780 97
Date of examination by commissioner: March 13.

COLUMBIAN CO-OPERATIVE BANK—CAMBRIDGEPORT.

Incorporated May 6, 1892. Commenced business June 6, 1892.

ALFRED L. BARBOUR, *President.* HERBERT H. DYER, *Secretary and Treasurer.*

Names of security committee:

CHARLES H. MONTAGUE, LEVI HAWKES,
JAMES A. DOW, DANA W. HYDE,
ISAAC S. PEAR.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$82,012 04	Dues capital,	$88,545 00
Loans on shares,	5,480 00	Profits capital (all series),	12,562 66
Real estate by foreclosure,	2,911 40	Guaranty fund,	229 72
Unpaid interest,	706 04	Surplus,	574 97
Unpaid premiums,	18 10	Forfeited share account,	77 77
Unpaid fines,	70 19		
Mortgages,	3,142 95		
Cash in hands of treasurer,	7,649 40		
	$101,990 12		$101,990 12

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$29,449 00	For real estate loans,	$17,300 00
interest,	5,498 91	share loans,	5,110 00
premiums,	103 59	dues capital withdrawn,	15,985 00
fines,	200 50	dues capital forfeited,	772 00
transfer fees,	75	dues capital retired,	6,706 00
real estate loans repaid,	13,300 00	profits capital withdrawn,	2,152 52
share loans repaid,	3,235 00	profits capital forfeited,	172 38
withdrawal profits,	537 85	profits capital retired,	1,429 48
forfeiture profits,	43 03	temporary expenses,	496 77
Cash on hand Oct. 31, 1898,	5,444 14	profit and loss,	39 22
		Cash on hand Oct. 31, 1899,	7,649 40
	$57,812 77		$57,812 77

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$21,800 00	5.00 per cent.	$27,212 04	6.30 per cent.	$1,280 00	5.00 per cent.
32,500 00	6.00 "	500 00	6.90 "	4,200 00	6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1892, .	1	$109 65	219	$24,013 35	Dues capital, as per general ledger, . .	$88,545 00
Dec., 1892, .	2	100 84	97	9,781 48		
June, 1893, .	3	92 26	90	8,303 40	Profits capital, as per general ledger, . .	12,562 66
Dec., 1893, .	4	83 77	33	2,764 41		
June, 1894, .	5	75 59	65	4,913 35	Unpaid dues, . .	1,111 00
Dec., 1894, .	6	67 60	37	2,501 20		
June, 1895, .	7	59 83	138	8,256 54		
Dec , 1895, .	8	52 29	100	5,229 00		
June, 1896, .	9	44 95	105	4,719 75		
Dec , 1896, .	10	37 83	183	6,922 89		
June, 1897, .	11	30 91	275	8,500 25		
Dec., 1897, .	12	24 16	214	5,170 24		
June, 1898, .	13	17 63	394	6,946 22		
Nov., 1898, .	14	12 32	172	2,119 04		
May, 1899, .	15	6 09	306	1,863 54		
Dues paid in advance, . . .				214 00		
Total, ...				$102,218 66	Total, . . .	$102,218 66

Number of shares issued during the year, ... 510
Number of shares now in force, ... 2,428
Number of shares now borrowed upon, ... 624
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 428
Number of shares forfeited during the year, ... 13
Number of shares retired during the year, ... 74
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, ... 37
Present number of members, ... 312
Present number of borrowers, ... 55
Present number of non-borrowers, ... 257
Number of loans secured by first mortgage of real estate, . . . 39
Number of loans on shares, ... 21
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 550 14
Date of examination by commissioner: July 28.

DANVERS CO-OPERATIVE BANK — DANVERS.

Incorporated Aug. 22, 1892. Commenced business Aug. 29, 1892.

SAMUEL L. SAWYER, *President.* ALBERT G. ALLEN, *Secretary and Treasurer.*

Names of security committee:

HENRY NEWHALL, J. FRANK PORTER,
JOSEPH W. WOODMAN.

Regular meetings the last Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$58,650 00	Dues capital,	$59,517 00
Loans on shares,	3,185 00	Profits capital (all series),	9,417 00
Permanent expense account,	115 00	Interest,	711 00
Temporary expense account,	169 29	Premiums,	40 57
Real estate by foreclosure,	6,755 17	Fines,	19 59
Unpaid interest,	266 80	Transfer fees,	25
Unpaid premiums,	17 75	Withdrawal profits,	37 82
Unpaid fines,	25 10	Guaranty fund,	200 00
Cash in hands of treasurer,	1,329 42	Surplus,	570 30
	$70,513 53		$70,513 53

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$16,845 00	For real estate loans,	$11,650 00
interest,	3,482 28	share loans,	1,325 00
premiums,	205 06	dues capital withdrawn,	15,034 00
fines,	126 33	profits capital withdrawn,	2,128 02
transfer fees,	50	temporary expenses,	463 27
real estate loans repaid,	4,850 00	permanent expenses,	35 00
real estate loans eliminated by foreclosure,	6,300 00	real estate by foreclosure,	7,249 37
share loans repaid,	2,600 00	security committee,	27 34
withdrawal profits,	292 07	Cash on hand Oct. 31, 1899,	1,329 42
forfeiture profits,	1 44		
real estate by foreclosure,	4,140 85		
sale of safe,	20 00		
Cash on hand Oct. 31, 1898,	377 89		
	$39,241 42		$39,241 42

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$56,650 00	6.30 per cent.	$1,000 00	6.90 per cent.	$3,185 00	6.30 per cent.
1,000 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1892, .	1	$107 23	196	$21,017 08	Dues capital, as per general ledger, . .	$59,517 00
Feb., 1893, .	2	98 27	106	10,416 62		
Aug., 1893, .	3	89 57	30	2,687 10	Profits capital, as per general ledger, . .	9,417 00
Feb., 1894, .	4	81 13	43	3,488 59		
Aug., 1894, .	5	72 93	48	3,500 64	Unpaid dues, . .	902 00
Feb., 1895, .	6	64 97	86	5,587 42		
Aug., 1895, .	7	57 24	35	2,003 40		
Feb., 1896, .	8	49 74	44	2,188 56		
Aug., 1896, .	9	42 46	102	4,330 92		
Feb., 1897, .	10	35 39	177	6,264 03		
Aug , 1897, .	11	28 52	93	2,652 36		
Feb., 1898, .	12	21 85	130	2,840 50		
Aug., 1898, .	13	15 38	91	1,399 58		
Feb., 1899, .	14	9 10	112	1,019 20		
Aug., 1899, .	15	3 00	139	417 00		
Dues paid in advance, . . .				23 00		
Total, ...				$69,836 00	Total, . . .	$69,836 00

Number of shares issued during the year, ... 251
Number of shares now in force, ... 1,432
Number of shares now borrowed upon, ... 513
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 419
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 54
Present number of members, ... 209
Present number of borrowers, ... 69
Present number of non-borrowers, ... 140
Number of loans secured by first mortgage of real estate, . . . 51
Number of loans on shares, ... 18
Largest loan to any one member, ... $4,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 473 27
Date of examination by commissioner: January 3.

DEAN CO-OPERATIVE BANK—FRANKLIN.

Incorporated June 15, 1889. Commenced business July 2, 1889.

JOSEPH G. RAY, *President.* ORESTES T. DOE, *Secretary and Treasurer.*

Names of security committee:

ELISHA P. CHAPMAN, LESTER L. BURRINGTON,
JOSEPH T. HUTCHINSON.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$38,000 00	Dues capital,	$34,195 00
Loans on shares,	1,265 00	Profits capital (all series),	5,492 64
Temporary expense account,	84 32	Interest,	946 33
Cash in hands of treasurer,	2,682 29	Premiums,	89 15
		Fines,	71 26
		Withdrawal profits,	39 13
		Guaranty fund,	480 00
		Surplus,	423 04
		Profit and loss account,	295 06
	$42,031 61		$42,031 61

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$12,342 00	For real estate loans,	$9,300 00
interest,	2,545 58	share loans,	1,215 00
premiums,	231 38	dues capital withdrawn,	9,002 00
fines,	171 67	dues capital retired,	5,970 00
transfer fees,	1 00	profits capital withdrawn,	1,262 31
real estate loans repaid,	12,360 00	profits capital retired,	1,979 17
share loans repaid,	1,190 00	temporary expenses,	260 00
withdrawal profits,	118 29	Cash on hand Oct. 31, 1899,	2,682 29
real estate by foreclosure,	2,006 56		
Cash on hand Oct. 31, 1898,	704 29		
	$31,670 77		$31,670 77

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,500 00	6.00 per cent.	$4,000 00	7.00 per cent.	$1,265 00	6.50 per cent.
32,500 00	6.50 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889,	1	$164 77	51	$8,403 27	Dues capital, as per general ledger,	$34,195 00
Jan., 1890,	3	154 83	5	774 15		
July, 1890,	4	145 03	1	145 03	Profits capital, as per general ledger,	5,492 64
Jan., 1891,	5	135 38	3	406 14		
July, 1891,	6	125 75	7	880 25	Unpaid dues,	338 00
Jan., 1892,	7	116 38	20	2,327 60		
July, 1892,	8	107 23	21	2,251 83		
Jan., 1893,	9	98 30	26	2,555 80		
July, 1893,	10	89 74	33	2,961 42		
Jan., 1894,	11	81 40	18	1,465 20		
July, 1894,	12	73 29	13	952 77		
Jan., 1895,	13	65 39	23	1,503 97		
July, 1895,	14	57 75	21	1,212 75		
Jan., 1896,	15	50 32	19	956 08		
July, 1896,	16	43 11	44	1,896 84		
Jan., 1897,	17	36 12	78	2,817 36		
July, 1897,	18	29 31	62	1,817 22		
Jan., 1898,	19	22 72	95	2,158 40		
July, 1898,	20	16 32	111	1,811 52		
Jan., 1899,	21	10 08	163	1,643 04		
July, 1899,	22	4 00	248	992 00		
Dues paid in advance,				93 00		
Total,				$40,025 64	Total,	$40,025 64

Number of shares issued during the year, ... 462
Number of shares now in force, ... 1,062
Number of shares now borrowed upon, ... 279
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 297
Number of shares retired during the year, ... 51
Highest rate of premium or interest received on money sold during the year: 6½ per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, ... 32
Present number of members, ... 121
Present number of borrowers, ... 30
Present number of non-borrowers, ... 91
Number of loans secured by first mortgage of real estate, . . . 37
Number of loans on shares, ... 17
Largest loan to any one member, ... $4,700 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 260 00
Date of examination by commissioner: February 3.

DEDHAM CO-OPERATIVE BANK — DEDHAM.

Incorporated Feb. 11, 1886. Commenced business Feb. 16, 1886.

F. F. Favor, *President.* F. H. Valentine, *Secretary.*

T. P. Murray, *Treasurer.*

Names of security committee:

J. Wardle, Jr., O. W. Withington,

W. A. Fales.

Regular meetings the third Tuesday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$50,415 00	Dues capital,	$47,259 00
Loans on shares,	1,400 00	Profits capital (all series),	8,000 58
Unpaid interest,	70 50	Guaranty fund,	339 72
Unpaid premiums,	3 60	Surplus,	1,357 34
Unpaid fines,	9 70		
Personal accounts,	125 00		
Cash in hands of treasurer,	4,932 84		
	$56,956 64		$56,956 64

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$15,995 00	For real estate loans,	$4,800 00
interest,	3,254 33	share loans,	1,790 00
premiums,	186 17	dues capital withdrawn,	8,967 00
fines,	96 87	dues capital retired,	4,859 00
real estate loans repaid,	5,300 00	dues capital matured,	576 00
real estate loans eliminated by maturity of shares,	1,900 00	profits capital withdrawn,	1,182 05
		profits capital retired,	1,468 95
		profits capital matured,	398 41
share loans repaid,	2,815 00	temporary expenses,	443 48
withdrawal profits,	333 55	personal account,	170 00
personal account,	45 00	matured share account,	410 44
Cash on hand Oct. 31, 1898,	72 25	Cash on hand Oct. 31, 1899,	4,932 84
	$29,998 17		$29,998 17

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$50,415 00	6.30 per cent.	-	-	$200 00	6.30 per cent.
				600 00	6.40 "
				300 00	6.60 "
				85 00	6.70 "
				50 00	7.20 "
				80 00	7.50 "
				60 00	8.00 "
				25 00	8.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	6	$197 94	4	$791 76	Dues capital, as per general ledger, . . .	$47,259 00
May, 1889, .	8	174 92	4	699 68		
Nov., 1889, .	9	163 91	6	983 46	Profits capital, as per general ledger, . .	8,000 58
May, 1890, .	10	153 21	16	2,451 36		
Nov., 1890, .	11	142 83	9	1,285 47	Unpaid dues, . .	177 00
May, 1891, .	12	132 75	10	1,327 50		
Nov., 1891, .	13	122 96	47	5,779 12		
May, 1892, .	14	113 46	24	2,723 04		
Nov., 1892, .	15	104 23	19	1,980 37		
May, 1893, .	16	95 27	33	3,143 91		
Nov., 1893, .	17	86 57	16	1,385 12		
May, 1894, .	18	78 13	28	2,187 64		
Nov., 1894, .	19	69 93	25	1,748 25		
May, 1895, .	20	61 97	81	5,019 57		
Nov., 1895, .	21	54 24	70	3,796 80		
May, 1896, .	22	46 74	119	5,562 06		
Nov., 1896, .	23	39 46	59	2,328 14		
May, 1897, .	24	32 39	75	2,429 25		
Nov., 1897, .	25	25 52	126	3,215 52		
May, 1898, .	26	18 85	156	2,940 60		
Nov., 1898, .	27	12 38	192	2,376 96		
May, 1899, .	28	6 10	210	1,281 00		
Total, ...				$55,436 58	Total, . . .	$55,436 58

Number of shares issued during the year, ... 426
Number of shares now in force, ... 1,329
Number of shares now borrowed upon, ... 329
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 240
Number of shares retired during the year, ... 47
Number of shares matured during the year, ... 4
Highest rate of premium or interest received on money sold during the year: 8 6-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.

Number of members withdrawn during the year,	22	
Present number of members,	190	
Present number of borrowers,	59	
Present number of non-borrowers,	131	
Number of loans secured by first mortgage of real estate,	51	
Number of loans on shares,	19	
Largest loan to any one member,		$2,800 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		443 48

Date of examination by commissioner: October 9.

DORCHESTER CO-OPERATIVE BANK — DORCHESTER.

Incorporated Aug. 21, 1890. Commenced business Sept. 10, 1890.

AMOR L. HOLLINGSWORTH, *President.* WILLIAM H. KENNEDY, *Secretary.*
FREDERICK W. PORTER, *Treasurer.*

Names of security committee:

SAMUEL GANNETT, J. HOMER PIERCE,
ROBERT D. MOSSMAN, LABAN PRATT,
DUDLEY TALBOT.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$130,075 00	Dues capital,	$144,180 00
Loans on shares,	10,361 00	Profits capital (all series),	23,850 38
Permanent expense account,	84 15	Interest,	1,582 40
Temporary expense account,	6 00	Premiums,	80 02
Real estate by foreclosure,	75 59	Fines,	63 57
Cash in hands of treasurer,	30,938 73	Withdrawal profits,	74 44
		Guaranty fund,	849 32
		Surplus,	439 80
		Forfeited share account,	404 84
		Profit and loss account,	15 70
	$171,540 47		$171,540 47

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$43,707 00	For real estate loans,	$30,775 00
interest,	8,823 89	share loans,	7,885 00
premiums,	435 13	dues capital withdrawn,	14,235 00
fines,	328 75	dues capital forfeited,	1,004 00
transfer fees,	2 00	dues capital retired,	12,254 00
real estate loans repaid,	29,850 00	profits capital withdrawn,	2,227 59
real estate loans eliminated by foreclosure,	4,200 00	profits capital forfeited,	120 71
share loans repaid,	1,457 00	profits capital retired,	3,138 75
withdrawal profits,	311 19	temporary expenses,	758 77
forfeiture profits,	30 20	forfeited shares,	597 17
forfeited shares,	987 62	interest on retired shares,	268 50
real estate by foreclosure,	5,667 86	real estate by foreclosure,	4,129 46
Cash on hand Oct. 31, 1898,	12,532 04	Cash on hand Oct. 31, 1899,	30,938 73
	$108,332 68		$108,332 68

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$130,075 00	6.30 per cent.	-	-	$10,361 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1890, .	1	$144 60	126	$18,219 60	Dues capital, as per general ledger, . .	$144,180 00
Mar., 1891, .	2	134 70	127	17,106 90		
Sept., 1891, .	3	124 95	20	2,499 00	Profits capital, as per general ledger, . .	23,850 38
Mar., 1892, .	4	115 44	129	14,891 76		
Sept., 1892, .	5	106 19	60	6,371 40	Unpaid dues, . .	1,868 00
Mar., 1893, .	6	97 26	72	7,002 72		
Sept., 1893, .	7	88 57	93	8,237 01		
Mar., 1894, .	8	80 13	57	4,567 41		
Sept., 1894, .	9	71 93	76	5,466 68		
Mar., 1895, .	10	63 97	218	13,945 46		
Sept., 1895, .	11	56 24	164	9,223 36		
Mar., 1896, .	12	48 74	281	13,695 94		
Sept., 1896, .	13	41 46	277	11,484 42		
Mar., 1897, .	14	34 39	279	9,594 81		
Sept., 1897, .	15	27 52	396	10,897 92		
Mar., 1898, .	16	20 85	325	6,776 25		
Sept., 1898, .	17	14 38	338	4,860 44		
Mar., 1899, .	18	8 10	493	3,993 30		
Sept., 1899, .	19	2 00	351	702 00		
Dues paid in advance, . . .				362 00		
Total, ...				$169,898 38	Total, . . .	$169,898 38

Number of shares issued during the year, ... 990
Number of shares now in force, ... 3,882
Number of shares now borrowed upon, ... 882
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 570
Number of shares forfeited during the year, ... 32
Number of shares retired during the year, ... 135
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 67
Present number of members, ... 455
Present number of borrowers, ... 79
Present number of non-borrowers, ... 376
Number of loans secured by first mortgage of real estate, . . . 62
Number of loans on shares, ... 17
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 772 77
Date of examination by commissioner: April 10.

ECONOMY CO-OPERATIVE BANK — MERRIMAC.

Incorporated July 26, 1889. Commenced business Aug. 12, 1889.

GEORGE G. LARKIN, *President.* BAILEY SARGENT, *Secretary and Treasurer.*

Names of security committee:

FRED B. JUDKINS, ROBERT O. PATTEN,
D. WARREN GOULD.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$31,563 00	Dues capital,	$29,470 00
Loans on shares,	825 00	Profits capital (all series),	4,996 58
Temporary expense account,	42 63	Interest,	471 91
Real estate by foreclosure,	2,913 04	Premiums,	26 25
Unpaid interest,	443 52	Fines,	20 85
Unpaid premiums,	23 65	Withdrawal profits,	10 10
Unpaid fines,	25 54	Guaranty fund,	276 00
Cash in hands of treasurer,	181 38	Surplus,	746 07
	$36,017 76		$36,017 76

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$6,655 00	For real estate loans,	$5,263 00
interest,	1,869 90	share loans,	350 00
premiums,	106 05	dues capital withdrawn,	4,309 00
fines,	95 13	dues capital retired,	2,966 00
transfer fees,	50	profits capital withdrawn,	976 67
real estate loans repaid,	4,300 00	profits capital retired,	768 10
share loans repaid,	610 00	temporary expenses,	143 42
withdrawal profits,	97 67	taxes,	57 29
rents,	188 00	insurance,	24 50
Cash on hand Oct. 31, 1898,	1,204 28	repairs,	87 17
		Cash on hand Oct. 31, 1899,	181 38
	$15,126 53		$15,126 53

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$30,763 00	6.30 per cent.	$800 00	6.90 per cent.	$825 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1889, .	1	$162 94	7	$1,140 58	Dues capital, as per general ledger, . .	$29,470 00
Feb., 1890, .	2	152 57	1	152 57		
Feb., 1891, .	4	132 67	36	4,776 12	Profits capital, as per general ledger, . .	4,996 58
Aug., 1891, .	5	123 15	28	3,448 20		
Feb., 1892, .	6	113 92	16	1,822 72	Unpaid dues, . . .	607 00
Aug., 1892, .	7	104 96	37	3,883 52		
Feb., 1893, .	8	96 25	9	866 25		
Aug., 1893, .	9	87 79	34	2,984 86		
Feb., 1894, .	10	79 60	17	1,353 20		
Aug., 1894, .	11	71 65	44	3,152 60		
Feb., 1895, .	12	63 90	47	3,003 30		
Aug., 1895, .	13	56 36	31	1,747 16		
Feb., 1896, .	14	49 06	28	1,373 68		
Aug., 1896, .	15	41 97	38	1,594 86		
Feb., 1897, .	16	35 06	48	1,682 88		
Aug., 1897, .	17	28 32	19	538 08		
Feb., 1898, .	18	21 75	32	696 00		
Aug., 1898, .	19	15 33	26	398 58		
Feb., 1899, .	20	9 09	38	345 42		
Aug., 1899, .	21	3 00	36	108 00		
Dues paid in advance, . . .				5 00		
Total, ...				$35,073 58	Total, . . .	$35,073 58

Number of shares issued during the year, ... 77
Number of shares now in force, ... 572
Number of shares now borrowed upon, ... 184
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 65
Number of shares retired during the year, ... 30
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, ... 15
Present number of members, ... 113
Present number of borrowers, ... 45
Present number of non-borrowers, ... 68
Number of loans secured by first mortgage of real estate, . . . 42
Number of loans on shares, ... 3
Largest loan to any one member, ... $3,500 00
Smallest loan to any one member, ... 100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 143 42
Date of examination by commissioner: May 23.

ENTERPRISE CO-OPERATIVE BANK—EAST BOSTON.

Incorporated March 31, 1888. Commenced business April 3, 1888.

CHARLES T. WITT, *President.* HORACE B. BUTLER, *Secretary and Treasurer.*

Names of security committee:

CHARLES T. WITT, WILLIAM G. EMERY,
HORACE B. BUTLER.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$274,575 00	Dues capital,	$255,874 00
Loans on shares,	8,875 00	Profits capital (all series),	42,727 69
Permanent expense account,	168 98	Interest,	170 19
Real estate by foreclosure,	9,351 99	Transfer fees,	25
Unpaid premiums,	21 05	Withdrawal profits,	74 78
Unpaid fines,	127 25	Guaranty fund,	4,000 00
Cash in hands of treasurer,	13,799 47	Surplus,	2,874 52
		Forfeited share account,	195 86
		Matured share account,	1,001 45
	$306,918 74		$306,918 74

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$76,477 00	For real estate loans,	$74,375 00
interest,	16,389 83	share loans,	6,100 00
premiums,	1,081 26	dues capital withdrawn,	46,359 00
fines,	697 24	dues capital forfeited,	336 00
transfer fees,	4 75	dues capital retired,	22,591 00
real estate loans repaid,	58,775 00	dues capital matured,	2,224 00
real estate loans eliminated by maturity of shares,	3,200 00	profits capital withdrawn,	7,368 84
		profits capital forfeited,	38 30
		profits capital retired,	6,211 68
share loans repaid,	8,625 00	profits capital matured,	980 64
withdrawal profits,	538 46	temporary expenses,	2,010 57
forfeiture profits,	11 55	forfeited shares,	343 32
forfeited shares,	352 32	interest on retired shares,	332 71
real estate by foreclosure,	559 48	real estate by foreclosure,	935 75
		matured share account,	2,203 19
matured share account,	3,204 64	Cash on hand Oct. 31, 1899,	13,799 47
Cash on hand Oct. 31, 1898,	16,292 94		
	$186,209 47		$186,209 47

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$67,050 00	5.00 per cent.	$14,300 00	6.90 per cent.	$2,250 00	5.00 per cent.
25,850 00	5.25 "	4,000 00	7.20 "	625 00	6.00 "
200 00	6.00 "	1,700 00	7.50 "	6,000 00	6 30 "
132,775 00	6.30 "	2,100 00	7.80 "		
24,700 00	6.60 "	1,900 00	8.10 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	3	$176 90	18	$3,184 20	Dues capital, as per general ledger, . .	$255,874 00
Oct., 1889, .	4	165 72	33	5,468 76		
April, 1890, .	5	154 88	21	3,252 48	Profits capital, as per general ledger, . .	42,727 69
Oct., 1890, .	6	144 32	12	1,731 84		
April, 1891, .	7	134 10	47	6,302 70	Unpaid dues, . .	3,667 00
Oct., 1891, .	8	124 18	101	12,542 18		
April, 1892, .	9	114 52	234	26,797 68		
Oct., 1892, .	10	105 19	138	14,516 22		
April, 1893, .	11	96 17	248	23,850 16		
Oct., 1893, .	12	87 45	329	28,771 05		
April, 1894, .	13	79 01	356	28,127 56		
Oct., 1894, .	14	70 82	420	29,744 40		
April, 1895, .	15	62 88	268	16,851 84		
Oct., 1895, .	16	55 15	301	16,600 15		
April, 1896, .	17	47 66	233	11,104 78		
Oct., 1896, .	18	40 40	289	11,675 60		
April, 1897, .	19	33 34	753	25,105 02		
Oct., 1897, .	20	26 48	403	10,671 44		
April, 1898, .	21	19 83	631	12,512 73		
Oct., 1898, .	22	13 36	515	6,880 40		
April, 1899, .	23	7 10	845	5,999 50		
Oct., 1899, .	24	1 00	320	320 00		
Dues paid in advance, . . .				258 00		
Total, ...				$302,268 69	Total, . . .	$302,268 69

Number of shares issued during the year, ... 1,446
Number of shares now in force, ... 6,515
Number of shares now borrowed upon, ... 1,466
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,256
Number of shares forfeited during the year, ... 8
Number of shares retired during the year, ... 231
Number of shares matured during the year, ... 16
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 2¾ per cent.

Number of members withdrawn during the year,	123	
Present number of members,	742	
Present number of borrowers,	170	
Present number of non-borrowers,	572	
Number of loans secured by first mortgage of real estate,	151	
Number of loans on shares,	52	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		2,010 57

Date of examination by commissioner: September 8.

EQUITABLE CO-OPERATIVE BANK — LYNN.

Incorporated Oct. 2, 1877. Commenced business Oct. 8, 1877.

James H. Richards, *President.* Edwin C. Lewis, *Secretary and Treasurer.*

Names of security committee:

Thomas E. Ward, James H. Richards,
Edwin N. Haines.

Regular meetings the first Monday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$383,761 54	Dues capital,	$358,916 00
Loans on shares,	17,284 00	Profits capital (all series),	64,311 16
Permanent expense account,	19 60	Interest,	2,091 45
Temporary expense account,	131 85	Fines,	67 07
Real estate by foreclosure,	16,772 59	Guaranty fund,	2,316 00
Unpaid interest,	2,195 32	Surplus,	10,843 75
Rent,	150 15	Forfeited share account,	56 49
Cash in hands of treasurer,	18,286 87		
	$438,601 92		$438,601 92

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$98,059 00	For real estate loans,	$77,987 91
interest,	22,471 43	share loans,	17,763 00
fines,	723 59	dues capital withdrawn,	52,210 00
real estate loans repaid,	62,000 00	dues capital retired,	26,410 00
real estate loans eliminated by foreclosure,	2,106 02	dues capital matured,	18,499 00
		profits capital withdrawn,	7,439 23
real estate loans eliminated by maturity of shares,	5,200 00	profits capital retired,	5,421 63
		profits capital matured,	7,370 96
share loans repaid,	26,579 00	temporary expenses,	1,674 77
rent,	668 05	interest on retired shares,	422 37
real estate by foreclosure,	3,075 00	rent,	429 87
		real estate by foreclosure,	3,037 37
suspense account,	1 51	suspense account,	13 00
Cash on hand Oct. 31, 1898,	16,127 51	surplus,	45 13
		Cash on hand Oct. 31, 1899,	18,286 87
	$237,011 11		$237,011 11

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$79,665 00	5.00 per cent.	$3,350 00	6.24 per cent.	$690 00	5.00 per cent.
2,200 00	5 1-16 "	3,466 35	6.25 "	3,735 00	5.25 "
11,050 00	5⅛ "	10,362 00	6.30 "	5,302 00	5.50 "
76,289 42	5.25 "	2,025 00	6.42 "	3,271 00	5.75 "
77,611 88	5.50 "	3,350 00	6.48 "	2,393 00	6.00 "
56,965 00	5.75 "	100 00	6.50 "	130 00	6.06 "
35,783 18	6.00 "	1,800 00	6.54 "	450 00	6.12 "
6,593 71	6.06 "	400 00	6.60 "	1,013 00	6.25 "
5,600 00	6.12 "	1,000 00	6.78 "	300 00	6.50 "
6,000 00	6.18 "	150 00	7.26 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	21	$190 74	103	$19,646 22	Dues capital, as per general ledger, . . .	$358,916 00
Oct., 1888, .	22	179 63	44	7,903 72		
April, 1889, .	23	168 91	88	14,864 08	Profits capital, as per general ledger, . .	64,311 16
Oct., 1889, .	24	158 42	99	15,683 58		
April, 1890, .	25	148 23	126	18,676 98	Unpaid dues, . .	3,438 00
Oct., 1890, .	26	138 35	177	24,487 95		
April, 1891, .	27	128 79	236	30,394 44		
Oct., 1891, .	28	119 51	214	25,575 14		
April, 1892, .	29	110 47	262	28,943 14		
Oct., 1892, .	30	101 69	320	32,540 80		
April, 1893, .	31	93 19	221	20,594 99		
Oct., 1893, .	32	84 93	233	19,788 69		
April, 1894, .	33	76 91	323	24,841 93		
Oct., 1894, .	34	69 12	333	23,016 96		
April, 1895, .	35	61 53	110	6,768 30		
Oct., 1895, .	36	54 12	244	13,205 28		
April, 1896, .	37	46 89	445	20,866 05		
Oct., 1896, .	38	39 84	174	6,932 16		
April, 1897, .	39	32 96	455	14,996 80		
Oct., 1897, .	40	26 25	907	23,808 75		
April, 1898, .	41	19 70	501	9,869 70		
Oct., 1898, .	42	13 31	1,078	14,348 18		
April, 1899, .	43	7 08	1,079	7,639 32		
Oct., 1899, .	44	1 00	842	842 00		
Dues paid in advance, . . .				430 00		
Total, ...				$426,665 16	Total, . . .	$426,665 16

Number of shares issued during the year, ...	2,645
Number of shares now in force, ...	8,614
Number of shares now borrowed upon, ...	2,642
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	1,464
Number of shares retired during the year, ...	326
Number of shares matured during the year, ...	127

Highest rate of premium or interest received on money sold during the year: 6¼ per cent.

Lowest rate of premium or interest received on money sold during the year: 5 per cent.

Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.

Number of members withdrawn during the year,	198	
Present number of members,	1,193	
Present number of borrowers,	420	
Present number of non-borrowers,	773	
Number of loans secured by first mortgage of real estate,	373	
Number of loans on shares,	172	
Largest loan to any one member,		$4,800 00
Smallest loan to any one member,		5 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,724 77

Date of examination by commissioner: February 7.

EQUITY CO-OPERATIVE BANK — WORCESTER.

Incorporated Feb. 9, 1887. Commenced business March 17, 1887.

CHARLES L. GATES, *President.* T. J. HASTINGS, *Secretary and Treasurer.*

Names of security committee:

DANIEL PARLIN, URGEL JACQUES,
E. J. BARDWELL.

Regular meetings the Thursday next preceding the third Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$299,825 00	Dues capital,	$266,873 00
Loans on shares,	9,365 00	Profits capital (all series),	46,448 62
Temporary expense account,	222 21	Interest,	1,246 89
Real estate by foreclosure,	2,671 71	Fines,	126 50
Cash in hands of treasurer,	7,190 01	Transfer fees,	1 50
		Guaranty fund,	1,580 00
		Surplus,	2,888 46
		Forfeited share account,	56 96
		Rent account,	52 00
	$319,273 93		$319,273 93

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$88,021 00	For real estate loans,	$87,477 62
interest,	19,847 92	share loans,	7,940 00
fines,	608 45	dues capital withdrawn,	30,420 00
transfer fees,	13 00	dues capital forfeited,	1 00
real estate loans repaid,	82,800 00	dues capital retired,	38,275 00
real estate loans eliminated by foreclosure,	1,627 62	dues capital matured,	22,492 00
		profits capital withdrawn,	4,951 14
real estate loans eliminated by maturity of shares,	1,200 00	profits capital forfeited,	10
		profits capital retired,	9,131 55
share loans repaid,	9,560 00	profits capital matured,	10,541 55
withdrawal profits,	485 84	temporary expenses,	1,549 88
forfeiture profits,	05	forfeited shares,	8 00
forfeited shares,	1 00	interest on retired shares,	389 37
rent,	489 48	real estate by foreclosure,	1,710 48
expense account,	338 32	profit and loss account,	103 07
profit and loss account,	75 92	Cash on hand Oct. 31, 1899,	7,190 01
real estate by foreclosure,	10,602 31		
Cash on hand Oct. 31, 1898,	6,509 86		
	$222,180 77		$222,180 77

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$247,625 00	6 per cent.	$8,300 00	6½ per cent.	$7,695 00	6 per cent.
23,350 00	6⅛ "	150 00	6⅜ "	1,610 00	6⅛ "
11,950 00	6¼ "	800 00	6¾ "	60 00	6⅜ "
6,850 00	6⅜ "	800 00	7⅛ "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1888, .	4	$192 16	42	$8,070 72	Dues capital, as per general ledger, . . .	$266,873 00
Mar., 1889, .	5	180 27	87	15,683 49		
Sept., 1889, .	6	168 78	87	14,683 86	Profits capital, as per general ledger, . .	46,448 62
Mar., 1890, .	7	157 67	106	16,713 02		
Sept., 1890, .	8	146 91	108	15,866 28	Unpaid dues, . .	2,746 00
Mar., 1891, .	9	136 47	20	2,729 40		
Sept., 1891, .	10	126 40	127	16,052 80		
Mar., 1892, .	11	116 65	42	4,899 30		
Sept., 1892, .	12	107 19	11	1,179 09		
Mar., 1893, .	13	98 03	58	5,685 74		
Sept., 1893, .	14	89 17	39	3,477 63		
Mar., 1894, .	15	80 58	321	25,866 18		
Sept., 1894, .	16	72 24	247	17,843 28		
Mar., 1895, .	17	64 20	361	23,176 20		
Sept., 1895, .	18	56 39	294	16,578 66		
Mar., 1896, .	19	48 83	671	32,764 93		
Sept., 1896, .	20	41 51	451	18,721 01		
Mar., 1897, .	21	34 41	656	22,572 96		
Sept., 1897, .	22	27 53	575	15,829 75		
Mar., 1898, .	23	20 86	953	19,879 58		
Sept., 1898, .	24	14 38	583	8,383 54		
Mar., 1899, .	25	8 10	912	7,387 20		
Sept., 1899, .	26	2 00	837	1,674 00		
Dues paid in advance, . . .				349 00		
Total, ...				$316,067 62	Total, . . .	$316,067 62

Number of shares issued during the year, ... 1,942
Number of shares now in force, ... 7,588
Number of shares now borrowed upon, ... 1,805
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 954
Number of shares forfeited during the year, ... 1
Number of shares retired during the year, ... 478
Number of shares matured during the year, ... 163
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3⅛ per cent.; 2d term, 3 per cent.

Number of members withdrawn during the year,	144	
Present number of members,	848	
Present number of borrowers,	176	
Present number of non-borrowers,	672	
Number of loans secured by first mortgage of real estate,	180	
Number of loans on shares,	36	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,211 56

Date of examination by commissioner: May 5.

EVERETT CO-OPERATIVE BANK — EVERETT.

Incorporated Sept. 24, 1890. Commenced business Oct. 14, 1890.

EDWARD C. MEAD, *President.* CHARLES E. JENNINGS, *Secretary and Treasurer.*

Names of security committee:

JAMES E. FREEMAN, GEORGE E. SMITH,
NATHANIEL A. DILL.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$73,150 00	Dues capital,	$73,291 00
Loans on shares,	13,870 00	Profits capital (all series),	14,191 60
Temporary expense account,	24 16	Interest,	387 44
Real estate by foreclosure,	2,083 76	Premiums,	4 15
Unpaid fines,	9 29	Withdrawal profits,	15 15
Cash in hands of treasurer,	1,464 77	Guaranty fund,	940 90
		Surplus,	1,771 74
	$90,601 98		$90,601 98

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$19,598 00	For real estate loans,	$36,300 00
interest,	4,543 35	share loans,	6,550 00
premiums,	124 30	dues capital withdrawn,	7,070 00
fines,	77 35	dues capital forfeited,	20 00
transfer fees,	75	dues capital retired,	8,712 00
real estate loans repaid,	27,350 00	profits capital withdrawn,	978 64
real estate loans eliminated by foreclosure,	2,000 00	profits capital forfeited,	3 70
share loans repaid,	1,328 00	profits capital retired,	2,517 23
withdrawal profits,	170 88	temporary expenses,	342 19
forfeited shares,	20 00	forfeited shares,	8 82
rents,	77 85	real estate by foreclosure,	2,181 61
Cash on hand Oct. 31, 1898,	10,858 48	Cash on hand Oct. 31, 1899,	1,464 77
	$66,148 96		$66,148 96

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$58,650 00	5.00 per cent.	$14,500 00	6.30 per cent.	$7,100 00	5.00 per cent.
				6,770 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1890, .	1	$143 91	90	$12,951 90	Dues capital, as per general ledger, . .	$73,291 00
April, 1891, .	2	133 82	71	9,501 22		
Oct., 1891, .	3	123 99	68	8,431 32	Profits capital, as per general ledger, . .	14,191 60
April, 1892, .	4	114 47	51	5,837 97		
Oct., 1892, .	5	105 22	40	4,208 80	Unpaid dues, . .	454 00
April, 1893, .	6	96 24	6	577 44		
Oct., 1893, .	7	87 53	51	4,464 03		
April, 1894, .	8	79 07	88	6,958 16		
Oct., 1894, .	9	70 82	113	8,002 66		
April, 1895, .	10	62 85	74	4,650 90		
Oct., 1895, .	11	55 12	56	3,086 72		
April, 1896, .	12	47 60	64	3,046 40		
Oct., 1896, .	13	40 30	77	3,103 10		
April, 1897, .	14	33 24	75	2,493 00		
Oct., 1897, .	15	26 39	95	2,507 05		
April, 1898, .	16	19 77	164	3,242 28		
Oct., 1898, .	17	13 34	266	3,548 44		
April, 1899, .	18	7 09	169	1,198 21		
Oct., 1899, .	19	1 00	97	97 00		
Dues paid in advance, . . .				30 00		
Total, ...				$87,936 60	Total, . . .	$87,936 60

Number of shares issued during the year, ... 478
Number of shares now in force, ... 1,715
Number of shares now borrowed upon, ... 666
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 245
Number of shares forfeited during the year, ... 10
Number of shares retired during the year, ... 91
Highest rate of premium or interest received on money sold during the year: 5 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, ... 23
Present number of members, ... 184
Present number of borrowers, ... 54
Present number of non-borrowers, ... 130
Number of loans secured by first mortgage of real estate, . . . 37
Number of loans on shares, ... 34
Largest loan to any one member, ... $3,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 342 19
Date of examination by commissioner: February 23.

FALL RIVER CO-OPERATIVE BANK—FALL RIVER.

Incorporated Dec. 1, 1888. Commenced business Dec. 12, 1888.

ERIC W. BORDEN, *President.* GEORGE O. LATHROP, *Secretary.*
RODOLPHUS N. ALLEN, *Treasurer.*

Names of security committee:
HENRY WARING, BRADFORD D. DAVOL,
CLARENCE A. BROWN.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$269,150 00	Dues capital,	$244,885 00
Loans on shares,	2,350 00	Profits capital (all series),	39,533 68
Temporary expense account,	143 51	Interest,	2,145 94
Real estate by foreclosure,	16,271 69	Fines,	66 09
Profit and loss account,	63	Guaranty fund,	2,300 00
Personal account,	34 22	Surplus,	2,987 79
Mortgage,	3,800 00	Personal accounts,	27 44
Cash in hands of secretary,	84 19		
Cash in hands of treasurer,	111 70		
	$291,945 94		$291,945 94

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$81,300 00	For real estate loans,	$108,100 00
interest,	17,718 58	share loans,	2,000 00
fines,	544 82	dues capital withdrawn,	58,910 00
real estate loans repaid,	93,850 00	dues capital forfeited,	842 00
real estate loans eliminated by foreclosure,	15,100 00	dues capital retired,	17,733 00
share loans repaid,	3,950 00	profits capital withdrawn,	8,062 83
real estate by foreclosure,	4,632 73	profits capital forfeited,	103 49
personal accounts,	244 14	profits capital retired,	4,394 27
insurance,	866 25	temporary expenses,	1,078 91
Cash on hand Oct. 31, 1898,	1,172 79	interest on retired shares,	382 91
		real estate by foreclosure,	12,620 89
		personal accounts,	288 87
		mortgage,	3,800 00
		insurance,	866 25
		Cash on hand Oct. 31, 1899,	195 89
	$219,379 31		$219,379 31

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$244,500 00	6.00 per cent.	$3,550 00	6.60 per cent.	$150 00	6.00 per cent.
21,100 00	6.48 "			2,200 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1888, .	1	$180 42	28	$5,051 76	Dues capital, as per general ledger, . .	$244,885 00
Mar., 1889, .	2	174 91	44	7,696 04		
Sept., 1889, .	3	163 94	58	9,508 52	Profits capital, as per general ledger, . .	39,533 68
Mar., 1890, .	4	153 40	61	9,357 40		
Sept., 1890, .	5	143 18	93	13,315 74	Unpaid dues, . .	1,743 00
Mar., 1891, .	6	133 25	81	10,793 25		
Sept., 1891, .	7	123 60	64	7,910 40		
Mar., 1892, .	8	114 23	102	11,651 46		
Sept., 1892, .	9	105 14	166	17,453 24		
Mar., 1893, .	10	96 32	185	17,819 20		
Sept., 1893, .	11	87 74	141	12,371 34		
Mar., 1894, .	12	79 44	211	16,761 84		
Sept., 1894, .	13	71 36	98	6,993 28		
Mar., 1895, .	14	63 52	344	21,850 88		
Sept., 1895, .	15	55 89	360	20,120 40		
Mar., 1896, .	16	48 49	546	26,475 54		
Sept., 1896, .	17	41 30	232	9,581 60		
Mar., 1897, .	18	34 28	582	19,950 96		
Sept., 1897, .	19	27 45	396	10,870 20		
Mar., 1898, .	20	20 81	502	10,446 62		
Sept., 1898, .	21	14 35	621	8,911 35		
Mar., 1899, .	22	8 09	1,074	8,688 66		
Sept., 1899, .	23	2 00	1,088	2,176 00		
Dues paid in advance, . . .				406 00		
Total, ...				$286,161 68	Total, . . .	$286,161 68

Number of shares issued during the year, ...	2,473
Number of shares now in force, ...	7,077
Number of shares now borrowed upon, ...	1,515
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	2,001
Number of shares forfeited during the year, ...	52
Number of shares retired during the year, ...	183
Highest rate of premium or interest received on money sold during the year: 6 6-10 per cent.	
Lowest rate of premium or interest received on money sold during the year: 6 per cent.	
Rate of profits distributed: 1st term, 2 9-10 per cent.; 2d term 2¾ per cent.	
Number of members withdrawn during the year, ...	155
Present number of members, ...	731
Present number of borrowers, ...	160
Present number of non-borrowers, ...	571
Number of loans secured by first mortgage of real estate, . . .	155
Number of loans on shares, ...	15
Largest loan to any one member, ...	$5,000 00
Smallest loan to any one member, ...	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	1,078 91
Date of examination by commissioner: September 21.	

FEDERAL CO-OPERATIVE BANK—BOSTON.

Incorporated Jan. 29, 1890. Commenced business Feb. 6, 1890.

FRANK W. ELDREDGE, *President.* WILLIAM WARDWELL, *Secretary and Treasurer.*

Names of security committee:

LORING M. MONK, FRANCIS G. WASHBURN,
H. W. MARDEN, H. B. BURNHAM,
WILLIAM B. HAYFORD, CHARLES P. RENFREW,
L. W. BLANCHARD.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$66,479 00	Dues capital,	$66,988 00
Loans on shares,	2,060 00	Profits capital (all series),	11,316 10
Real estate by foreclosure,	4,464 81	Guaranty fund,	750 00
Unpaid interest,	396 58	Surplus,	434 90
Unpaid fines,	27 80	Rent account,	276 48
Cash in hands of treasurer,	6,337 29		
	$79,765 48		$79,765 48

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$17,744 00	For real estate loans,	$15,200 00
interest,	3,166 36	share loans,	1,250 00
fines,	79 38	dues capital withdrawn,	10,239 00
real estate loans repaid,	11,661 00	dues capital forfeited,	200 00
real estate loans eliminated by foreclosure,	2,000 00	profits capital withdrawn,	1,398 77
share loans repaid,	1,583 00	profits capital forfeited,	51 66
withdrawal profits,	177 21	temporary expenses,	279 27
forfeited shares,	251 66	forfeited shares,	251 66
rents,	231 41	repairs and taxes on real estate,	184 96
real estate by foreclosure,	251 66	real estate by foreclosure,	2,096 25
surplus account,	3 00	Cash on hand Oct. 31, 1899,	6,337 29
Cash on hand Oct. 31, 1898,	340 18		
	$37,488 86		$37,488 86

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$59,179 00	5.00 per cent.	$5,100 00	6.00 per cent.	$960 00	5.00 per cent.
600 00	5.25 "	1,600 00	6.25 "	1,100 00	6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1890, .	1	$154 25	27	$4,164 75	Dues capital, as per general ledger, . .	$66,988 00
Aug., 1890, .	2	144 03	43	6,193 29		
Feb., 1891, .	3	134 09	14	1,877 26	Profits capital, as per general ledger, . .	11,316 10
Aug., 1891, .	4	124 44	52	6,470 88		
Feb., 1892, .	5	115 07	44	5,063 08	Unpaid dues, . .	1,681 00
Aug., 1892, .	6	105 97	44	4,662 68		
Feb., 1893, .	7	97 17	67	6,510 39		
Aug., 1893, .	8	88 58	38	3,366 04		
Feb , 1894, .	9	80 26	133	10,674 58		
May, 1894, .	10	76 12	10	761 20		
Nov., 1894, .	11	68 22	13	886 86		
May, 1895, .	12	60 49	91	5,504 59		
Nov , 1895, .	13	52 99	100	5,299 00		
May, 1896, .	14	45 70	70	3,199 00		
Nov., 1896, .	15	38 62	110	4,248 20		
May, 1897, .	16	31 75	95	3,016 25		
Nov., 1897, .	17	25 08	112	2,808 96		
May, 1898, .	18	18 60	120	2,232 00		
Nov., 1898, .	19	12 26	156	1,912 56		
May, 1899, .	20	6 07	179	1,086 53		
Dues paid in advance, . . .				47 00		
Total, ...				$79,985 10	Total, . . .	$79,985 10

Number of shares issued during the year, ... 390
Number of shares now in force, ... 1,518
Number of shares now borrowed upon, ... 433
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 227
Number of shares forfeited during the year, ... 10
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2 per cent.
Number of members withdrawn during the year, ... 45
Present number of members, ... 189
Present number of borrowers, ... 43
Present number of non-borrowers, ... 146
Number of loans secured by first mortgage of real estate, . . . 33
Number of loans on shares, ... 20
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 279 27
Date of examination by commissioner: February 17.

FIDELITY CO-OPERATIVE BANK—FITCHBURG.

Incorporated April 25, 1888. Commenced business May 8, 1888.

GEORGE E. CLIFFORD, *President.* W. G. HAYES, *Secretary and Treasurer.*

Names of security committee:

H. G. MORSE, L. H. GOODNOW,
L. C. ALBEE.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$489,215 00	Dues capital,	$438,040 00
Loans on shares,	26,320 00	Profits capital (all series),	89,397 68
Temporary expense account,	194 83	Interest,	4,829 37
Real estate by foreclosure,	11,393 12	Premiums,	4 79
Unpaid interest,	6,075 00	Fines,	124 27
Unpaid premiums,	5 00	Transfer fees,	2 50
Unpaid fines,	300 00	Withdrawal profits,	115 32
Tax account,	220 34	Forfeiture profits,	4 90
Cash in hands of treasurer,	2,030 85	Guaranty fund,	1,890 00
		Surplus,	1,178 22
		Forfeited share account,	167 09
	$535,754 14		$535,754 14

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$113,621 00	For real estate loans,	$253,750 00
interest,	27,916 43	share loans,	29,700 00
premiums,	50 85	dues capital withdrawn,	33,880 00
fines,	833 05	dues capital forfeited,	630 00
transfer fees,	27 00	dues capital retired,	19,746 00
real estate loans repaid,	182,630 00	profits capital withdrawn,	3,573 09
real estate loans eliminated by foreclosure,	8,660 00	profits capital forfeited,	146 72
share loans repaid,	21,339 00	profits capital retired,	5,495 21
withdrawal profits,	225 42	temporary expenses,	1,279 54
forfeiture profits,	26 69	forfeited shares,	114 44
forfeited shares,	189 58	interest on retired shares,	426 13
real estate by foreclosure,	2,059 37	real estate by foreclosure,	9,832 95
Cash on hand Oct. 31, 1898,	3,026 54	Cash on hand Oct. 31, 1899,	2,030 85
	$360,604 93		$360,604 93

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$261,890 00	5.00 per cent.	$1,100 00	6.72 per cent.	$16,395 00	5.00 per cent.
215,175 00	6.00 "	550 00	6.96 "	9,845 00	6.00 "
8,050 00	6.12 "	200 00	7.44 "	80 00	6.60 "
2,250 00	6.36 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	1	$195 54	105	$20,531 70	Dues capital, as per general ledger, . . .	$438,040 00
Sept., 1888, .	2	187 83	95	17,843 85		
Mar., 1889, .	3	176 51	96	16,944 96	Profits capital, as per general ledger, . .	89,397 68
Sept., 1889, .	4	165 52	118	19,531 36		
Mar., 1890, .	5	154 85	125	19,356 25	Unpaid dues, . .	7,024 00
Sept., 1890, .	6	144 49	115	16,616 35		
Mar., 1891, .	7	134 43	374	50,276 82		
Sept., 1891, .	8	124 67	109	13,589 03		
Mar., 1892, .	9	115 19	361	41,583 59		
Sept., 1892, .	10	105 98	262	27,766 76		
Mar., 1893, .	11	97 05	411	39,887 55		
Sept., 1893, .	12	88 37	228	20,148 36		
Mar., 1894, .	13	79 95	364	29,101 80		
Sept., 1894, .	14	71 77	290	20,813 30		
Mar., 1895, .	15	63 83	520	33,191 60		
Sept., 1895, .	16	56 12	397	22,279 64		
Mar., 1896, .	17	48 64	604	29,378 56		
Sept., 1896, .	18	41 37	483	19,981 71		
Mar., 1897, .	19	34 32	780	26,769 60		
Sept., 1897, .	20	27 46	438	12,027 48		
Mar., 1898, .	21	20 81	639	13,297 59		
Sept., 1898, .	22	14 36	607	8,716 52		
Mar., 1899, .	23	8 10	1,493	12,093 30		
Sept., 1899, .	24	2 00	952	1,904 00		
Dues paid in advance, . . .				830 00		
Total, ...				$534,461 68	Total, . . .	$534,461 68

Number of shares issued during the year, ... 3,040
Number of shares now in force, ... 9,966
Number of shares now borrowed upon, ... 3,463
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,662
Number of shares forfeited during the year, ... 66
Number of shares retired during the year, ... 193
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 2¾ per cent.

Number of members withdrawn during the year,	257	
Present number of members,	1,083	
Present number of borrowers,	394	
Present number of non-borrowers,	689	
Number of loans secured by first mortgage of real estate,	343	
Number of loans on shares,	118	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,279 54

Date of examination by commissioner: March 3

FITCHBURG CO-OPERATIVE BANK—FITCHBURG.

Incorporated Oct. 27, 1877. Commenced business Nov. 8, 1877.

JABEZ FISHER, *President.* FREDERICK A. CURRIER, *Secretary.*
HARRISON BAILEY, *Treasurer.*

Names of security committee:

MARTIN WEBBER, NATHANIEL VARNEY,
DAVID M. DILLON.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$668,800 00	Dues capital,	$594,000 00
Loans on shares,	21,100 00	Profits capital (all series),	119,113 05
Real estate by foreclosure,	13,207 36	Guaranty fund,	4,318 04
Unpaid interest,	7,333 84	Surplus,	90 60
Unpaid premiums,	33 57	Forfeited share account,	584 58
Unpaid fines,	424 00	Personal accounts,	340 34
Personal accounts,	1,475 19	Dues paid in advance,	1,356 00
Unpaid dues,	8,369 00	Incomplete loans,	1,000 00
Cash in hands of treasurer,	59 65		
	$720,802 61		$720,802 61

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$168,146 00	For real estate loans,	$237,000 00
interest,	43,569 44	share loans,	32,370 00
premiums,	312 46	dues capital withdrawn,	32,367 00
fines,	1,182 46	dues capital forfeited,	7,578 00
transfer fees,	16 75	dues capital retired,	96,452 00
real estate loans repaid,	245,550 00	dues capital matured,	36,805 00
real estate loans eliminated by foreclosure,	12,750 00	profits capital withdrawn,	3,743 32
		profits capital forfeited,	554 49
real estate loans eliminated by maturity of shares,	14,750 00	profits capital retired,	31,695 29
		profits capital matured,	15,725 40
share loans repaid,	25,620 00	temporary expenses,	2,373 32
withdrawal profits,	350 60	forfeited shares,	993 81
forfeiture profits,	55 43	interest on retired and matured shares,	2,366 03
forfeited shares,	640 66	personal accounts,	7,250 66
personal accounts,	7,870 51	incomplete loans,	15,979 35
incomplete loans,	14,479 35	suspense account,	3,578 44
suspense account,	5,344 40	real estate by foreclosure,	15,022 23
real estate by foreclosure,	6,256 84	surplus,	5,126 94
Cash on hand Oct. 31, 1898,	146 03	Cash on hand Oct. 31, 1899,	59 65
	$547,040 93		$547,040 93

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$219,900 00	5.00 per cent.	1,200 00	6.84 per cent.	$13,740 00	5.00 per cent.
421,250 00	6.00 "	200 00	6.96 "	7,140 00	6.00 "
10,650 00	6.12 "	100 00	7.08 "	170 00	6.12 "
2,500 00	6.24 "	1,400 00	7.20 "	50 00	7.08 "
7,950 00	6.36 "	100 00	7.56 "		
1,800 00	6.48 "	700 00	8.16 "		
950 00	6.60 "	100 00	8.04 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	22	$196 47	101	$19,843 47	Dues capital, as per general ledger, . .	$594,000 00
Nov., 1888, .	23	184 84	143	26,432 12		
May, 1889, .	24	173 52	231	40,083 12	Profits capital, as per general ledger, . .	119,113 05
Nov., 1889, .	25	162 57	176	28,612 32		
May, 1890, .	26	151 95	223	33,884 85		
Nov., 1890, .	27	141 63	249	35,265 87		
May, 1891, .	28	131 61	260	34,218 60		
Nov., 1891, .	29	121 88	341	41,561 08		
May, 1892, .	30	112 43	322	36,202 46		
Nov., 1892, .	31	103 27	423	43,683 21		
May, 1893, .	32	94 39	242	22,842 38		
Nov., 1893, .	33	85 77	365	31,306 05		
May, 1894, .	34	77 43	392	30,352 56		
Nov., 1894, .	35	69 29	553	38,317 37		
May, 1895, .	36	61 43	748	45,949 64		
Nov., 1895, .	37	53 77	809	43,499 93		
May, 1896, .	38	46 35	619	28,690 65		
Nov., 1896, .	39	39 14	677	26,497 78		
May, 1897, .	40	32 13	952	30,587 76		
Nov., 1897, .	41	25 35	1,033	26,186 55		
May, 1898, .	42	18 73	936	17,531 28		
Nov., 1898, .	43	12 32	1,727	21,276 64		
May, 1899, .	44	6 08	1,692	10,287 36		
Total, ...				$713,113 05	Total, . . .	$713,113 05

Number of shares issued during the year, ... 3,806
Number of shares now in force, ... 13,214
Number of shares now borrowed upon, ... 4,797
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,251
Number of shares forfeited during the year, ... 301
Number of shares retired during the year, ... 817
Number of shares matured during the year, ... 263
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2½ per cent.

Number of members withdrawn during the year,	112	
Present number of members,	1,947	
Present number of borrowers,	649	
Present number of non-borrowers,	1,298	
Number of loans secured by first mortgage of real estate,	612	
Number of loans on shares,	104	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		2,373 32

Date of examination by commissioner: June 23.

FOXBOROUGH CO-OPERATIVE BANK—FOXBOROUGH.

Incorporated Feb. 25, 1889. Commenced business March 19, 1889.

A. F. Bemis, *President*. Frederick S. Lane, *Secretary and Treasurer*.

Names of security committee:

William T. Cook, Charles C. Sumner,
Ezra Pickens, Charles H. Hartshorn.

Regular meetings the third Wednesday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$117,500 00	Dues capital,	$99,739 00
Loans on shares,	3,475 00	Profits capital (all series),	19,501 19
Temporary expense account,	90 93	Interest,	655 72
Cash in hands of treasurer,	1,726 45	Premiums,	76 05
		Fines,	7 92
		Transfer fees,	50
		Withdrawal profits,	226 44
		Guaranty fund,	311 12
		Surplus,	2,274 44
	$122,792 38		$122,792 38

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$31,375 00	For real estate loans,	$33,800 00
interest,	7,284 41	share loans,	2,565 00
premiums,	690 57	dues capital withdrawn,	21,612 00
fines,	301 11	dues capital retired,	5,166 00
transfer fees,	2 00	profits capital withdrawn,	4,019 06
real estate loans repaid,	22,600 00	profits capital retired,	2,042 93
share loans repaid,	6,275 00	temporary expenses,	660 10
withdrawal profits,	767 47	interest on retired shares,	91 44
Cash on hand Oct. 31, 1898,	2,387 42	Cash on hand Oct. 31, 1899,	1,726 45
	$71,682 98		$71,682 98

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,600 00	6.30 per cent.	$1,200 00	7.20 per cent.	$205 00	6.30 per cent.
89,700 00	6.60 "			3,270 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889,	1	$180 53	45	$8,123 85	Dues capital, as per general ledger,	$99,739 00
Sept., 1889,	2	169 23	51	8,630 73		
Mar., 1890,	3	158 24	15	2,373 60	Profits capital, as per general ledger,	19,501 19
Sept., 1890,	4	147 64	31	4,576 84		
Mar., 1891,	5	137 27	50	6,863 50	Unpaid dues,	705 00
Sept., 1891,	6	127 25	26	3,308 50		
Mar., 1892,	7	117 51	79	9,283 29		
Sept., 1892,	8	108 05	39	4,213 95		
Mar., 1893,	9	98 85	45	4,448 25		
Sept., 1893,	10	89 93	37	3,327 41		
Mar., 1894,	11	81 24	48	3,899 52		
Sept., 1894,	12	72 85	73	5,318 05		
Mar., 1895,	13	64 70	143	9,252 10		
Sept., 1895,	14	56 81	150	8,521 50		
Mar., 1896,	15	49 17	144	7,080 48		
Sept., 1896,	16	41 77	112	4,678 24		
Mar., 1897,	17	34 60	232	8,027 20		
Sept., 1897,	18	27 66	222	6,140 52		
Mar., 1898,	19	20 93	236	4,939 48		
Sept., 1898,	20	14 42	251	3,619 42		
Mar., 1899,	21	8 11	316	2,562 76		
Sept., 1899,	22	2 00	334	668 00		
Dues paid in advance,				88 00		
Total,				$119,945 19	Total,	$119,945 19

Number of shares issued during the year, ... 755
Number of shares now in force, ... 2,679
Number of shares now borrowed upon, ... 710
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 588
Number of shares retired during the year, ... 41
Highest rate of premium or interest received on money sold during the year: 10 cents premium.
Lowest rate of premium or interest received on money sold during the year: 10 cents premium.
Rate of profits distributed: 1st term, 3¼ per cent.; 2d term, 3¼ per cent.
Number of members withdrawn during the year, ... 56
Present number of members, ... 412
Present number of borrowers, ... 120
Present number of non-borrowers, ... 292
Number of loans secured by first mortgage of real estate, . . . 106
Number of loans on shares, ... 14
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 660 10
Date of examination by commissioner: January 6.

GARDNER CO-OPERATIVE BANK—GARDNER.

Incorporated Jan. 14, 1889. Commenced business March 12, 1889.

Louis A. Greenwood, *President.* James A. Stiles, *Secretary and Treasurer.*

Names of security committee:

Jonas R. Davis, Hosea Carter, Jr.,
Henry G. Pollard.

Regular meetings the second Tuesday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$102,075 66	Dues capital,	$111,111 00
Loans on shares,	4,730 00	Profits capital (all series),	22,528 68
Temporary expense account,	152 19	Interest,	1,307 33
Real estate by foreclosure,	64 23	Premiums,	61 28
Unpaid interest,	1,774 05	Fines,	50 83
Unpaid premiums,	82 12	Transfer fees,	25
Unpaid fines,	82 09	Withdrawal profits,	95 42
Mortgages,	7,070 77	Guaranty fund,	532 00
Insurance,	80 47	Surplus,	131 16
Taxes,	121 09	Forfeited share account,	14 74
Cash in hands of treasurer,	19,600 02		
	$135,832 69		$135,832 69

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$27,324 00	For real estate loans,	$26,700 00
interest,	7,008 75	share loans,	6,330 00
premiums,	400 57	dues capital withdrawn,	17,703 00
fines,	300 76	dues capital forfeited,	8 00
transfer fees,	1 25	dues capital retired,	1,545 00
real estate loans repaid,	29,033 75	profits capital withdrawn,	3,046 38
real estate loans eliminated by foreclosure,	1,600 00	profits capital forfeited,	15 16
share loans repaid,	5,470 00	profits capital retired,	517 14
withdrawal profits,	310 83	temporary expenses,	608 30
forfeiture profits,	15 16	interest on retired shares,	57 92
forfeited shares,	8 00	surplus,	1 58
real estate by foreclosure,	1,161 83	mortgages,	4,447 36
mortgages,	2,769 00	insurance,	87 80
insurance,	13 50	taxes,	45 85
taxes,	48 44	Cash on hand Oct. 31, 1899,	19,600 02
Cash on hand Oct. 31, 1898,	5,247 67		
	$80,713 51		$80,713 51

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$55,775 66	6.12 per cent.	$3,900 00	6.84 per cent.	$4,630 00	6.12 per cent.
12,350 00	6.24 "	1,350 00	6.96 "	100 00	6.72 "
7,100 00	6.36 "	2,300 00	7.08 "		
5,300 00	6.48 "	100 00	7.20 "		
6,900 00	6.60 "	800 00	7.32 "		
5,300 00	6.72 "	900 00	7.92 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	1	$177 52	21	$3,727 92	Dues capital, as per general ledger, . .	$111,111 00
Sept., 1889, .	2	166 45	59	9,820 55		
Mar., 1890, .	3	155 68	42	6,538 56	Profits capital, as per general ledger, . .	22,528 68
Sept., 1890, .	4	145 17	38	5,516 46		
Mar., 1891, .	5	134 96	42	5,668 32	Unpaid dues, . .	2,293 00
Sept., 1891, .	6	125 08	78	9,756 24		
Mar., 1892, .	7	115 52	156	18,021 12		
Sept., 1892, .	8	106 26	52	5,525 52		
Mar., 1893, .	9	97 27	78	7,587 06		
Sept., 1893, .	10	88 56	35	3,099 60		
Mar., 1894, .	11	80 13	82	6,570 66		
Sept., 1894, .	12	71 93	48	3,452 64		
Mar., 1895, .	13	63 97	134	8,571 98		
Sept., 1895, .	14	56 24	95	5,342 80		
Mar., 1896, .	15	48 74	348	16,961 52		
Sept., 1896, .	16	41 46	100	4,146 00		
Mar., 1897, .	17	34 39	120	4,126 80		
Sept., 1897, .	18	27 52	169	4,650 88		
Mar., 1898, .	19	20 85	175	3,648 75		
Sept., 1898, .	20	14 38	80	1,150 40		
Mar., 1899, .	21	8 10	209	1,692 90		
Sept., 1899, .	22	2 00	159	318 00		
Dues paid in advance, . . .				38 00		
Total, ...				$135,932 68	Total, . . .	$135,932 68

Number of shares issued during the year, ... 418
Number of shares now in force, ... 2,320
Number of shares now borrowed upon, ... 658
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 437
Number of shares forfeited during the year, ... 5
Number of shares retired during the year, ... 12
Highest rate of premium or interest received on money sold during the year: 2 cents premium.
Lowest rate of premium or interest received on money sold during the year: 2 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.

Number of members withdrawn during the year,	140	
Present number of members,	441	
Present number of borrowers,	116	
Present number of non-borrowers,	325	
Number of loans secured by first mortgage of real estate,	123	
Number of loans on shares,	18	
Largest loan to any one member,		$3,100 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		608 30

Date of examination by commissioner: April 27.

GERMANIA CO-OPERATIVE BANK — BOSTON.

Incorporated Oct. 3, 1885. Commenced business Oct. 20, 1885.

HENRY WESSLING, *President.* ANDREW M. DORR, *Secretary.*
MARTIN HASENFUSS, *Treasurer.*

Names of security committee:
JOHN P. GEISHECKER, NICHOLAS SCHAAF,
JOHN J. STEPHAN.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$220,075 00	Dues capital,	$207,039 00
Loans on shares,	7,900 00	Profits capital (all series),	36,778 98
Permanent expense account,	70 72	Interest,	1,319 66
Temporary expense account,	190 20	Fines,	35 36
Real estate by foreclosure,	15,978 78	Withdrawal profits,	147 60
Taxes and insurance paid,	83 68	Forfeiture profits,	20
Mortgage,	2,664 00	Guaranty fund,	3,102 03
Cash in hands of secretary,	2 68	Surplus,	2,223 04
Cash in hands of treasurer,	3,783 28	Forfeited share account,	51 27
		Suspense account,	51 20
	$250,748 34		$250,748 34

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$61,857 00	For real estate loans,	$59,250 00
interest,	13,757 29	share loans,	11,350 00
fines,	363 50	dues capital withdrawn,	32,341 00
transfer fees,	2 25	dues capital forfeited,	2,388 00
real estate loans repaid,	50,425 00	dues capital retired,	26,025 00
real estate loans eliminated by foreclosure,	12,050 00	dues capital matured,	987 00
		profits capital withdrawn,	2,830 92
real estate loans eliminated by maturity of shares,	1,400 00	profits capital forfeited,	470 24
		profits capital retired,	6,589 37
share loans repaid,	7,550 00	profits capital matured,	416 71
withdrawal profits,	620 83	temporary expenses,	1,694 97
forfeiture profits,	117 42	forfeited shares,	2,674 29
forfeited shares,	2,721 32	interest on retired shares,	153 02
real estate by foreclosure,	7,883 22	suspense account,	41 00
		real estate by foreclosure,	10,836 15
rents,	195 50	taxes and insurance,	855 20
taxes and insurance repaid,	40 53	Cash on hand Oct. 31, 1899,	3,785 96
Cash on hand Oct. 31, 1898,	3,704 97		
	$162,688 83		$162,688 83

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$37,250 00	5 25 per cent.	$1,900 00	6.75 per cent.	$4,150 00	5.25 per cent.
90,625 00	5.50 "	2,200 00	7.00 "	2,600 00	5.50 "
7,100 00	5 75 "	500 00	7.25 "	100 00	5.75 "
39,400 00	6.00 "	250 00	7.50 "	300 00	6 00 "
33,600 00	6.25 "	200 00	8.25 "	200 00	6.25 "
7,050 00	6.50 "			450 00	6.75 "
				100 00	7.75 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	6	$196 34	56	$10,995 04	Dues capital, as per general ledger, . .	$207,039 00
Oct., 1888, .	7	184 67	70	12,926 90		
April, 1889, .	8	173 27	8	1,386 16	Profits capital, as per general ledger, . .	36,778 98
Oct., 1889, .	9	162 17	40	6,486 80		
April, 1890, .	10	151 56	72	10,912 32	Unpaid dues, . .	2,117 00
Oct., 1890, .	11	141 22	63	8,896 86		
April, 1891, .	12	131 27	88	11,551 76		
Oct., 1891, .	13	121 64	82	9,974 48		
April, 1892, .	14	112 27	111	12,461 97		
Oct., 1892, .	15	103 20	128	13,209 60		
April, 1893, .	16	94 42	125	11,802 50		
Oct., 1893, .	17	85 91	106	9,106 46		
April, 1894, .	18	77 63	162	12,576 06		
Oct., 1894, .	19	69 64	223	15,529 72		
April, 1895, .	20	61 90	269	16,651 10		
Oct., 1895, .	21	54 35	304	16,522 40		
April, 1896, .	22	47 03	340	15,990 20		
Oct., 1896, .	23	39 92	248	9,900 16		
April, 1897, .	24	33 01	323	10,662 23		
Oct., 1897, .	25	26 29	284	7,466 36		
April, 1898, .	26	19 73	427	8,424 71		
Oct , 1898, .	27	13 33	459	6,118 47		
April, 1899, .	28	7 09	808	5,728 72		
Oct., 1899, .	29	1 00	614	614 00		
Dues paid in advance, . . .				40 00		
Total, ...				$245,934 98	Total, . . .	$245,934 98

Number of shares issued during the year, ... 1,642
Number of shares now in force, ... 5,410
Number of shares now borrowed upon, ... 1,334
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,283
Number of shares forfeited during the year, ... 75
Number of shares retired during the year, ... 314
Number of shares matured during the year, ... 7
Highest rate of premium or interest received on money sold during the year: 5½ per cent.

Lowest rate of premium or interest received on money sold during the year: $5\frac{1}{4}$ per cent.		
Rate of profits distributed: 1st term, $2\frac{1}{2}$ per cent.; 2d term, $2\frac{1}{2}$ per cent.		
Number of members withdrawn during the year,	190	
Present number of members,	665	
Present number of borrowers,	136	
Present number of non-borrowers,	529	
Number of loans secured by first mortgage of real estate,	142	
Number of loans on shares,	43	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,720 51
Date of examination by commissioner: November 2, 9.		

GLOUCESTER CO-OPERATIVE BANK — GLOUCESTER.

Incorporated March 2, 1887. Commenced business April 14, 1887.

W. Frank Parsons, *President.* Everett Lane, *Secretary and Treasurer.*

Names of security committee:

Edwin O. Parsons, Daniel H. Wallace,
Timothy A. Langsford, Herbert Presson,
Henry A. Swett.

Regular meetings the second Thursday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$220,050 00	Dues capital,	$214,226 00
Loans on shares,	18,150 00	Profits capital (all series),	54,597 33
Temporary expense account,	78 16	Interest,	1,258 50
Real estate by foreclosure,	5,945 61	Premiums,	79 86
Unpaid interest,	2,121 50	Fines,	48 08
Unpaid premiums,	139 45	Transfer fees,	75
Unpaid fines,	171 90	Withdrawal profits,	177 97
Cash in hands of treasurer,	29,408 33	Guaranty fund,	2,730 12
		Surplus,	2,881 66
		Forfeited share account,	7 65
		Personal accounts,	57 03
	$276,064 95		$276,064 95

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$40,975 00	For real estate loans,	$29,750 00
interest,	15,153 49	share loans,	12,250 00
premiums,	914 09	dues capital withdrawn,	15,733 00
fines,	467 28	dues capital forfeited,	819 00
transfer fees,	3 75	dues capital matured,	29,892 00
real estate loans repaid,	14,450 00	profits capital withdrawn,	3,469 64
real estate loans eliminated by maturity of shares,	6,100 00	profits capital forfeited,	193 91
		profits capital matured,	13,086 36
real estate loans eliminated by foreclosure,	6,900 00	temporary expenses,	1,372 36
share loans repaid,	20,750 00	real estate by foreclosure,	8,375 53
withdrawal profits,	865 79	Cash on hand Oct. 31, 1899,	29,408 33
real estate by foreclosure,	4,778 45		
Cash on hand Oct. 31, 1898,	32,992 28		
	$144,350 13		$144,350 13

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$189,000 00	6.30 per cent.	$1,800 00	7.20 per cent.	$15,550 00	6.30 per cent.
16,500 00	6.60 "	2,200 00	7.50 "	1,900 00	6.60 "
10,550 00	6.90 "			700 00	7.20 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	3	$198 72	89	$17,686 08	Dues capital, as per general ledger, . .	$214,226 00
Oct., 1888, .	4	187 05	72	13,467 60		
April, 1889, .	5	175 72	105	18,450 60	Profits capital, as per general ledger, . .	54,597 33
Oct., 1889, .	6	164 72	94	15,483 68		
April, 1890, .	7	154 04	118	18,176 72	Unpaid dues, . .	2,842 00
Oct., 1890, .	8	143 67	79	11,349 93		
April, 1891, .	9	133 60	185	24,716 00		
Oct., 1891, .	10	123 85	140	17,339 00		
April, 1892, .	11	114 38	164	18,758 32		
Oct., 1892, .	12	105 17	148	15,565 16		
April, 1893, .	13	96 22	202	19,436 44		
Oct., 1893, .	14	87 53	124	10,853 72		
April, 1894, .	15	79 12	127	10,048 24		
Oct., 1894, .	16	70 93	137	9,717 41		
April, 1895, .	17	62 97	145	9,130 65		
Oct., 1895, .	18	55 24	95	5,247 80		
April, 1896, .	19	47 74	210	10,025 40		
Oct., 1896, .	20	40 46	202	8,172 92		
April, 1897, .	21	33 39	221	7,379 19		
Oct., 1897, .	22	26 52	171	4,534 92		
April, 1898, .	23	19 85	105	2,084 25		
Oct., 1898, .	24	13 38	160	2,140 80		
April, 1899, .	25	7 10	195	1,384 50		
Oct., 1899, .	26	1 00	171	171 00		
Dues paid in advance, . . .				345 00		
Total, ...				$271,665 33	Total, . . .	$271,665 33

Number of shares issued during the year, ... 470
Number of shares now in force, ... 3,459
Number of shares now borrowed upon, ... 1,391
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 308
Number of shares forfeited during the year, ... 35
Number of shares matured during the year, ... 212
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 75
Present number of members, ... 601
Present number of borrowers, ... 241
Present number of non-borrowers, ... 360
Number of loans secured by first mortgage of real estate, . . . 266
Number of loans on shares, ... 72
Largest loan to any one member, ... $3,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,372 36
Date of examination by commissioner: February 27.

GRAFTON CO-OPERATIVE BANK — GRAFTON.

Incorporated Oct. 19, 1887. Commenced business Nov. 10, 1887.

DANIEL N. GIBBS, *President.* JOSEPH A. DODGE, *Secretary and Treasurer.*

Names of security committee:

JOHN E. McCLELLAN, OLIVER M. WING,
ALBERT L. FISHER.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$52,681 00	Dues capital,	$46,464 00
Loans on shares,	4,540 00	Profits capital (all series),	10,998 56
Unpaid interest,	188 52	Guaranty fund,	675 00
Cash in hands of treasurer,	1,936 35	Surplus,	1,208 31
	$59,345 87		$59,345 87

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$10,644 00	For real estate loans,	$6,985 00
interest,	3,732 72	share loans,	1,115 00
fines,	44 66	dues capital withdrawn,	4,097 00
transfer fees,	3 00	dues capital retired,	807 00
real estate loans repaid,	7,575 00	dues capital matured,	8,268 00
real estate loans eliminated by maturity of shares,	1,000 00	profits capital withdrawn,	710 19
		profits capital retired,	343 26
		profits capital matured,	3,778 20
share loans repaid,	1,105 00	temporary expenses,	296 95
withdrawal profits,	65 83	interest on matured shares,	38 22
membership fees,	25 20		
Cash on hand Oct. 31, 1898,	4,179 76	Cash on hand Oct. 31, 1899,	1,936 35
	$28,375 17		$28,375 17

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$52,681 00	6.50 per cent.	-	-	$4,540 00	7.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	2	$200 78	2	$401 56	Dues capital, as per general ledger, . .	$46,464 00
Nov., 1888, .	3	188 91	10	1,889 10		
May, 1889, .	4	177 30	13	2,304 90	Profits capital, as per general ledger, . .	10,998 56
Nov., 1889, .	5	166 00	26	4,316 00		
May, 1890, .	6	154 99	29	4,494 71	Unpaid dues, . . .	607 00
Nov., 1890, .	7	144 32	16	2,309 12	Suspense profits, . .	02
May, 1891, .	8	133 98	38	5,091 24		
Nov., 1891, .	9	123 93	29	3,593 97		
May, 1892, .	10	114 25	42	4,798 50		
Nov., 1892, .	11	104 81	25	2,620 25		
May, 1893, .	12	95 71	14	1,339 94		
Nov., 1893, .	13	86 87	33	2,866 71		
May, 1894, .	14	78 31	25	1,957 75		
Nov., 1894, .	15	70 03	87	6,092 61		
May, 1895, .	16	62 03	31	1,922 93		
Nov., 1895, .	17	54 23	49	2,657 27		
May, 1896, .	18	46 75	40	1,870 00		
Nov., 1896, .	19	39 44	40	1,577 60		
May, 1897, .	20	32 34	45	1,455 30		
Nov., 1897, .	21	25 48	94	2,395 12		
May, 1898, .	22	18 84	30	565 20		
Nov., 1898, .	23	12 38	70	866 60		
May, 1899, .	24	6 10	102	622 20		
Dues paid in advance, . . .				61 00		
Total, ...				$58,069 58	Total, . . .	$58,069 58

Number of shares issued during the year, ... 177
Number of shares now in force, ... 890
Number of shares now borrowed upon, ... 371
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 104
Number of shares retired during the year, ... 6
Number of shares matured during the year, ... 60
Highest rate of premium or interest received on money sold during the year: 7 per cent.
Lowest rate of premium or interest received on money sold during the year: 6½ per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 36
Present number of members, ... 151
Present number of borrowers, ... 61
Present number of non-borrowers, ... 90
Number of loans secured by first mortgage of real estate, . . . 55
Number of loans on shares, ... 21
Largest loan to any one member, ... $4,675 00
Smallest loan to any one member, ... 30 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 296 95
Date of examination by commissioner: April 21.

GROVELAND CO-OPERATIVE BANK — GROVELAND.

Incorporated Nov. 4, 1895. Commenced business Nov. 19, 1895.

EDWARD H. PARKER, *President.* A. SHIRLEY LADD, *Secretary and Treasurer.*

Names of security committee:

E. H. GEORGE, SAMUEL B. GEORGE,
W. H. DEWHIRST.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$14,630 00	Dues capital,	$14,478 00
Loans on shares,	620 00	Profits capital (all series),	1,568 86
Permanent expense account,	98 41	Guaranty fund,	21 28
Temporary expense account,	159 17	Surplus,	46 15
Unpaid interest,	47 60	Forfeited share account,	43 96
Unpaid fines,	9 68		
Cash in hands of treasurer,	593 39		
	$16,158 25		$16,158 25

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$5,558 00	For real estate loans,	$7,300 00
interest,	768 32	share loans,	725 00
premiums,	60	dues capital withdrawn,	1,455 00
fines,	41 76	profits capital withdrawn,	114 64
transfer fees,	25	temporary expenses,	247 63
real estate loans repaid,	2,800 00	forfeited shares,	59 16
share loans repaid,	255 00	withdrawal profits,	1 90
withdrawal profits,	28 43	Cash on hand Oct. 31, 1899,	593 39
forfeited shares,	77 16		
profits capital,	7 60		
Cash on hand Oct. 31, 1898,	959 60		
	$10,496 72		$10,496 72

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$14,430 00	6.00 per cent.	$200 00	6.30 per cent.	$620 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1895,	1	$54 24	173	$9,383 52	Dues capital, as per general ledger,	$14,478 00
May, 1896,	2	46 74	41	1,916 34		
Nov, 1896,	3	39 46	23	907 58	Profits capital, as per general ledger,	1,568 86
May, 1897,	4	32 39	50	1,619 50		
Nov., 1897,	5	25 52	27	689 04	Unpaid dues,	90 00
May, 1898,	6	18 85	34	640 90		
Nov., 1898,	7	12 38	56	693 28		
May, 1899,	8	6 10	47	286 70		
Total,				$16,136 86	Total,	$16,136 86

Number of shares issued during the year, ... 119
Number of shares now in force, ... 451
Number of shares now borrowed upon, ... 107
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 65
Number of shares forfeited during the year, ... 2
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 14
Present number of members, ... 99
Present number of borrowers, ... 25
Present number of non-borrowers, ... 74
Number of loans secured by first mortgage of real estate, . . . 20
Number of loans on shares, ... 5
Largest loan to any one member, ... $1,600 00
Smallest loan to any one member, ... 70 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 258 56
Date of examination by commissioner: June 1.

GUARDIAN CO-OPERATIVE BANK—BOSTON.

Incorporated July 2, 1886. Commenced business Aug. 6, 1886.

GAMALIEL BRADFORD, *President.* DANIEL ELDREDGE, *Secretary and Treasurer.*

Names of security committee:

JOHN K. FELLOWS, JAMES M. SIMPSON,
H. P. OAKMAN, GAMALIEL BRADFORD,
WALTER H. ROBERTS.

Regular meetings the first Friday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$200,100 00	Dues capital,	$196,196 00
Loans on shares,	8,400 00	Profits capital (all series),	25.524 87
Temporary expense account,	575 00	Interest,	5,127 33
Real estate by foreclosure,	15,639 59	Premiums,	185 90
Unpaid interest,	1,074 21	Fines,	224 47
Unpaid premiums,	43 25	Transfer fees,	1 25
Unpaid fines,	89 73	Withdrawal profits,	308 52
Mortgages,	3,204 58	Forfeiture profits,	2 64
Cash in hands of treasurer,	5,158 78	Guaranty fund,	2,750 00
		Surplus,	2,082 53
		Forfeited share account,	5 90
		Matured share account,	202 98
		Retired share account,	1,672 75
	$234,285 14		$234,285 14

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$65,678 00	For real estate loans,	$39,100 00
interest,	12,298 34	share loans,	8,450 00
premiums,	469 00	dues capital withdrawn,	16,906 00
fines,	510 84	dues capital forfeited,	205 00
transfer fees,	2 75	dues capital retired,	44,703 00
real estate loans repaid,	36,150 00	dues capital matured,	7,901 00
real estate loans eliminated by foreclosure,	2,100 00	profits capital withdrawn,	2,011 00
		profits capital forfeited,	33 60
real estate loans eliminated by maturity of shares,	4,400 00	profits capital retired,	7,517 60
		profits capital matured,	3,310 96
share loans repaid,	6,100 00	temporary expenses,	2,232 82
withdrawal profits,	502 64	interest on retired and matured shares,	818 50
forfeiture profits,	8 40	real estate by foreclosure,	6,332 91
retired share account,	51,624 55	retired share account,	50,559 77
matured share account,	5,759 16	matured share account,	5,556 18
real estate by foreclosure,	8,885 92	dues capital,	20 00
surplus account,	20 00	Cash on hand Oct. 31, 1899,	5,158 78
mortgages,	12 00		
Cash on hand Oct. 31, 1898,	6,295 52		
	$200,817 12		$200,817 12

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$89,950 00	5.00 per cent.	$6,300 00	6.60 per cent.	$7,450 00	5.00 per cent.
600 00	5.25 "	3,300 00	6.90 "	950 00	6.30 "
97,950 00	6.30 "	2,000 00	7.20 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1888, .	5	$189 87	23	$4,367 01	Dues capital, as per general ledger, . . .	$196,196 00
Dec., 1888, .	6	178 58	18	3,214 44		
June, 1889, .	7	167 59	12	2,011 08	Profits capital, as per general ledger, . .	25,524 87
Dec., 1889, .	8	156 95	34	5,336 30		
June, 1890, .	9	146 65	62	9,092 30	Unpaid dues, . .	1,976 00
Dec., 1890, .	10	136 60	15	2,049 00		
June, 1891, .	11	126 84	30	3,805 20		
Dec., 1891, .	12	117 40	39	4,578 60		
June, 1892, .	13	108 22	93	10,064 46		
Dec., 1892, .	14	99 34	210	20,861 40		
June, 1893, .	15	90 75	215	19,511 25		
Dec., 1893, .	16	82 42	24	1,978 08		
June, 1894, .	17	74 31	88	6,539 28		
Dec., 1894, .	18	66 42	205	13,616 10		
June, 1895, .	19	58 78	364	21,395 92		
Dec., 1895, .	20	51 35	266	13,659 10		
June, 1896, .	21	44 14	343	15,140 02		
Dec., 1896, .	22	37 13	483	17,933 79		
June, 1897, .	23	30 32	509	15,432 88		
Dec., 1897, .	24	23 72	627	14,872 44		
June, 1898, .	25	17 31	458	7,927 98		
Dec , 1898, .	26	11 08	628	6,958 24		
June, 1899, .	27	5 00	578	2,890 00		
Dues paid in advance, . . .				462 00		
Total, ...				$223,696 87	Total, . . .	$223,696 87

Number of shares issued during the year, ... 1,243
Number of shares now in force, ... 5,324
Number of shares now borrowed upon, ... 1,264
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 550
Number of shares forfeited during the year, ... 11
Number of shares retired during the year, ... 660
Number of shares matured during the year, ... 56
Highest rate of premium or interest received on money sold during the year: 5 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, ... 147
Present number of members, ... 725
Present number of borrowers, ... 126
Present number of non-borrowers, ... 599
Number of loans secured by first mortgage of real estate, . . . 121
Number of loans on shares, ... 38
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 2,232 82
Date of examination by commissioner: March 30.

HAVERHILL CO-OPERATIVE BANK—HAVERHILL.

Incorporated Aug. 20, 1877. Commenced business Sept. 3, 1877.

AMOS W. DOWNING, *President.* WILLIAM H. PAGE, *Secretary and Treasurer.*

Names of security committee:

JACKSON WEBSTER, CHARLES SHAPLEIGH,
WARREN W. POTTER.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$296,300 00	Dues capital,	$349,144 00
Loans on shares,	9,000 00	Profits capital (all series),	64,745 55
Real estate by foreclosure,	34,414 75	Guaranty fund,	4,000 00
Unpaid interest,	5,187 39	Surplus,	46 89
Unpaid premiums,	156 80	Forfeited share account,	528 63
Unpaid fines,	263 68	Matured share account,	5,115 11
City of Haverhill, Mass., 4s,	15,000 00		
City of Brockton, Mass., 4s,	35,000 00		
City of Somerville, Mass., 4s,	6,000 00		
County of Aroostook, Me., 4½s,	5,000 00		
Mortgage balance account,	477 42		
Insurance account,	152 90		
Cash in hands of treasurer,	16,627 24		
	$423,580 18		$423,580 18

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$81,684 00	For real estate loans,	$49,100 00
interest,	20,026 27	share loans,	11,750 00
premiums,	264 67	dues capital withdrawn,	36,717 00
fines,	523 53	dues capital forfeited,	2,305 00
transfer fees,	5 00	dues capital retired,	9,903 00
real estate loans repaid,	41,450 00	dues capital matured,	25,618 00
real estate loans eliminated by foreclosure,	15,100 00	profits capital withdrawn,	5,552 07
		profits capital forfeited,	551 94
real estate loans eliminated by maturity of shares,	3,300 00	profits capital retired,	2,090 51
		profits capital matured,	10,672 20
share loans repaid,	14,150 00	temporary expenses,	2,410 04
withdrawal profits,	555 19	forfeited shares,	257 84
forfeiture profits,	55 19	real estate by foreclosure,	17,176 69
forfeited shares,	708 58	matured share account,	22,407 19
real estate by foreclosure,	8,650 81	retired share account,	11,242 58
		bonds,	3,000 00
mortgage balances,	68 00	insurance,	160 90
matured share account,	27,522 30	Cash on hand Oct. 31, 1899,	16,627 24
retired share account,	10,883 30		
insurance,	8 00		
Cash on hand Oct. 31, 1898,	2,587 36		
	$227,542 20		$227,542 20

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$267,400 00	5.00 per cent.	$28,900 00	6.30 per cent.	$8,500 00	5.00 per cent.
				150 00	6.00 "
				350 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	19	$191 04	95	$18,148 80	Dues capital, as per general ledger, . .	$349,144 00
Nov., 1888, .	20	179 57	127	22,805 39		
May, 1889, .	21	168 48	113	19,038 24	Profits capital, as per general ledger, . .	64,745 55
Nov., 1889, .	22	157 77	88	13,883 76		
May, 1890, .	23	147 43	109	16,069 87	Unpaid dues, . .	5,037 00
Nov , 1890, .	24	137 40	174	23,907 60		
May, 1891, .	25	127 72	185	23,628 20		
Nov., 1891, .	26	118 30	152	17,981 60		
May, 1892, .	27	109 17	250	27,292 50		
Nov., 1892, .	28	100 35	107	10,737 45		
May, 1893, .	29	91 81	323	29,654 63		
Nov., 1893, .	30	83 49	294	24,546 06		
May, 1894, .	31	75 46	290	21,883 40		
Nov., 1894, .	32	67 70	286	19,362 20		
May, 1895, .	33	60 10	453	27,225 30		
Nov., 1895, .	34	52 75	555	29,276 25		
May, 1896, .	35	45 58	314	14,312 12		
Nov., 1896, .	36	38 59	478	18,446 02		
May, 1897, .	37	31 75	449	14,255 75		
Nov., 1897, .	38	25 09	190	4,767 10		
May, 1898, .	39	18 60	689	12,815 40		
Nov., 1898, .	40	12 25	425	5,206 25		
May, 1899, .	41	6 06	561	3,399 66		
Dues paid in advance, . . .				283 00		
Total, ...				$418,926 55	Total, . . .	$418,926 55

Number of shares issued during the year, ... 1,043
Number of shares now in force, ... 6,707
Number of shares now borrowed upon, ... 1,731
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 862
Number of shares forfeited during the year, ... 88
Number of shares retired during the year, ... 123
Number of shares matured during the year, ... 178
Highest rate of premium or interest received on money sold during the year: 5 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, $2\frac{1}{4}$ per cent.; 2d term, 2 per cent.
Number of members withdrawn during the year, ... 115
Present number of members, ... 999
Present number of borrowers, ... 253
Present number of non-borrowers, ... 746
Number of loans secured by first mortgage of real estate, . . . 216
Number of loans on shares, ... 37
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 2,410 04
Date of examination by commissioner: July 7.

HENRY WILSON CO-OPERATIVE BANK — NATICK.

Incorporated Oct. 23, 1886. Commenced business Nov. 12, 1886.

JOHN R. ADAMS, *President.* ERDIX T. TURNER, *Secretary.*
HARVEY H. WHITNEY, *Treasurer.*

Names of security committee:

JUDSON E. SWEETLAND, FRANCIS C. PERRY,
DANIEL C. FELTON, HARVEY H. WHITNEY.

Regular meetings the second Friday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$123,850 00	Dues capital,	$138,343 00
Loans on shares,	11,650 00	Profits capital (all series),	28,483 12
Permanent expense account,	218 25	Guaranty fund,	593 66
Real estate by foreclosure,	23,325 00	Surplus,	1,707 59
Unpaid interest,	1,241 74	Forfeited share account,	31 26
Unpaid premiums,	111 65		
Unpaid fines,	110 74		
Real estate investment account,	1,300 00		
Cash in hands of treasurer,	7,351 25		
	$169,158 63		$169,158 63

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$29,415 00	For real estate loans,	$25,400 00
interest,	8,683 62	share loans,	6,200 00
premiums,	436 66	dues capital withdrawn,	18,965 00
fines,	200 31	dues capital matured,	12,362 00
transfer fees,	1 50	profits capital withdrawn,	3,773 29
real estate loans repaid,	24,600 00	profits capital matured,	5,080 17
real estate loans eliminated by maturity of shares,	6,400 00	temporary expenses,	788 31
share loans repaid,	3,050 00	interest,	119 64
withdrawal profits,	943 70	real estate by foreclosure,	1,131 56
rents,	1,399 25	surplus account,	100 00
real estate by foreclosure,	3,111 32	Cash on hand Oct. 31, 1899,	7,351 25
surplus account,	100 00		
Cash on hand Oct. 31, 1898,	2,929 86		
	$81,271 22		$81,271 22

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$40,400 00	5.00 per cent.	$4,050 00	6.00 per cent.	$4,700 00	5.00 per cent.
2,300 00	5.25 "	73,800 00	6.30 "	1,050 00	6.00 "
3,300 00	5.75 "			5,700 00	6.30 "
				200 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1887,	3	$201 09	72	$14,478 48	Dues capital, as per general ledger,	$138,343 00
May, 1888,	4	189 48	41	7,768 68		
Nov., 1888,	5	178 25	70	12,477 50	Profits capital, as per general ledger,	28,483 12
May, 1889,	6	167 36	37	6,192 32		
Nov., 1889,	7	156 81	23	3,606 63	Unpaid dues,	4,417 00
May, 1890,	8	146 59	51	7,476 09		
Nov., 1890,	9	136 70	72	9,842 40		
May, 1891,	10	127 10	75	9,532 50		
Nov., 1891,	11	117 83	32	3,770 56		
May, 1892,	12	108 81	67	7,290 27		
Nov., 1892,	13	100 07	96	9,606 72		
May, 1893,	14	91 55	73	6,683 15		
Nov., 1893,	15	83 30	78	6,497 40		
May, 1894,	16	75 27	98	7,376 46		
Nov., 1894,	17	67 49	208	14,037 92		
May, 1895,	18	59 93	196	11,746 28		
Nov., 1895,	19	52 59	101	5,311 59		
May, 1896,	20	45 48	153	6,958 44		
Nov., 1896,	21	38 54	254	9,789 16		
May, 1897,	22	31 76	117	3,715 92		
Nov., 1897,	23	25 12	51	1,281 12		
May, 1898,	24	18 63	82	1,527 66		
Nov., 1898,	25	12 28	222	2,726 16		
May, 1899,	26	6 07	253	1,535 71		
Dues paid in advance,				14 00		
Total,				$171,243 12	Total,	$171,243 12

Number of shares issued during the year, ... 507
Number of shares now in force, ... 2,522
Number of shares now borrowed upon, ... 988
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 371
Number of shares matured during the year, ... 88
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2¼ per cent.; 2d term, 2¼ per cent.
Number of members withdrawn during the year, ... 46
Present number of members, ... 346
Present number of borrowers, ... 121
Present number of non-borrowers, ... 225
Number of loans secured by first mortgage of real estate, . . . 102
Number of loans on shares, ... 73
Largest loan to any one member, ... $4,000 00
Smallest loan to any one member, ... 100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 788 31
Date of examination by commissioner: January 17.

HIGHLAND CO-OPERATIVE BANK—BOSTON.

Incorporated Feb. 24, 1899. Commenced business Feb. 27, 1899.

JAMES F. BLISS, *President.* THOMAS J. SPROUL, *Secretary and Treasurer.*

Names of security committee:

JOSEPH ENGEL, GEORGE FINNERAN,
ABRAHAM T. WEINZ, JAMES P. CLEARY.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$6,800 00	Dues capital,	$11,769 00
Loans on shares,	60 00	Profits capital (all series),	64 00
Permanent expense account,	300 00	Interest,	144 72
Temporary expense account,	36 00	Fines,	7 69
Suspense account,	17 84	Withdrawal profits,	57
Cash in hands of treasurer,	4,775 14	Guaranty fund,	3 00
	$11,988 98		$11,988 98

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$12,322 00	For real estate loans,	$6,800 00
interest,	204 82	share loans,	60 00
fines,	19 81	dues capital withdrawn,	553 00
transfer fees,	50	profits capital withdrawn,	2 85
withdrawal profits,	57	temporary expenses,	48 00
		permanent expenses,	308 71
		Cash on hand Oct. 31, 1899,	4,775 14
	$12,547 70		$12,547 70

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	5.00 per cent.	$1,800 00	5.50 per cent.	$60 00	6.25 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1899,	1	$9 05	1,280	$11,584 00	Dues capital, as per general ledger,	$11,769 00
Aug., 1899,	2	3 00	237	711 00	Profits capital, as per general ledger,	64 00
					Unpaid dues,	534 00
Dues paid in advance,				72 00		
Total,				$12,367 00	Total,	$12,367 00

Number of shares issued during the year,	1,678
Number of shares now in force,	1,517
Number of shares now borrowed upon,	54
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	161
Highest rate of premium or interest received on money sold during the year: 6¼ per cent.	
Lowest rate of premium or interest received on money sold during the year: 5 per cent.	
Rate of profits distributed: 1st term, 1½ per cent.*	
Number of members withdrawn during the year,	21
Present number of members,	178
Present number of borrowers,	4
Present number of non-borrowers,	174
Number of loans secured by first mortgage of real estate,	3
Number of loans on shares,	1
Largest loan to any one member,	$5,000 00
Smallest loan to any one member,	60 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,	56 71
Date of examination by commissioner: December 29.	

* This bank commenced business Feb. 24, 1899.

HINGHAM CO-OPERATIVE BANK — HINGHAM.

Incorporated June 1, 1889. Commenced business June 5, 1889.

EBED L. RIPLEY, *President.* WALTER B. FOSTER, *Secretary and Treasurer.*

Names of security committee:

C. SUMNER CUSHING, IRA G. HERSEY,
EDWARD W. BARTLETT, STETSON FOSTER,
FRANCIS M. RIPLEY.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$169,000 00	Dues capital,	$157,613 00
Loans on shares,	6,750 00	Profits capital (all series),	33,650 62
Permanent expense account,	140 45	Guaranty fund,	708 41
Real estate by foreclosure,	1,937 69	Surplus,	956 90
Unpaid interest,	764 63	Forfeited share account,	6 62
Unpaid premiums,	36 35		
Unpaid fines,	112 42		
Cash in hands of treasurer,	14,194 01		
	$192,935 55		$192,935 55

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$39,245 00	For real estate loans,	$17,400 00
interest,	10,862 66	share loans,	6,400 00
premiums,	563 04	dues capital withdrawn,	10,861 00
fines,	393 92	dues capital retired,	24,289 00
transfer fees,	75	profits capital withdrawn,	1,388 91
real estate loans repaid,	20,350 00	profits capital retired,	7,668 13
share loans repaid,	5,300 00	temporary expenses,	1,004 83
withdrawal profits,	347 43	forfeited shares,	352 64
real estate by foreclosure,	138 65	interest on retired shares,	308 48
Cash on hand Oct. 31, 1898,	6,718 33	real estate by foreclosure,	41 90
		security committee,	10 88
		Cash on hand Oct. 31, 1899,	14,194 01
	$83,919 78		$83,919 78

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,650 00	5.00 per cent.	$138,850 00	6.30 per cent.	$800 00	5.00 per cent.
7,500 00	5.50 "	3,000 00	6.60 "	1,250 00	5.25 "
1,400 00	5.75 "	1,600 00	6.90 "	4,500 00	6.30 "
				200 00	7.80 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	1	$175 29	29	$5,083 41	Dues capital, as per general ledger, . . .	$157,613 00
Nov., 1889, .	2	165 93	7	1,161 51		
May, 1890, .	3	155 00	62	9,610 00	Profits capital, as per general ledger, . .	33,650 62
Nov., 1890, .	4	144 36	97	14,002 92		
May, 1891, .	5	134 04	131	17,559 24	Unpaid dues, . .	1,208 00
Nov., 1891, .	6	123 99	103	12,770 97		
May, 1892, .	7	114 27	175	19,997 25		
Nov., 1892, .	8	104 87	116	12,164 92		
May, 1893, .	9	95 76	84	8,043 84		
Nov., 1893, .	10	86 95	121	10,520 95		
May, 1894, .	11	78 40	206	16,150 40		
Nov., 1894, .	12	70 13	92	6,451 96		
May, 1895, .	13	62 11	218	13,539 98		
Nov., 1895, .	14	54 33	97	5,270 01		
May, 1896, .	15	46 79	227	10,621 33		
Nov., 1896, .	16	39 48	144	5,685 12		
May, 1897, .	17	32 39	250	8,097 50		
Nov , 1897, .	18	25 52	254	6,482 08		
May, 1898, .	19	18 85	215	4,052 75		
Nov., 1898, .	20	12 38	261	3,231 18		
May, 1899, .	21	6 10	303	1,848 30		
Dues paid in advance, . . .				126 00		
Total, ...				$192,471 62	Total, . .	$192,471 62

Number of shares issued during the year, ... 591
Number of shares now in force, ... 3,192
Number of shares now borrowed upon, ... 1,079
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 304
Number of shares retired during the year, ... 240
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 53
Present number of members, ... 441
Present number of borrowers, ... 145
Present number of non-borrowers, ... 296
Number of loans secured by first mortgage of real estate, . . . 154
Number of loans on shares, ... 51
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,098 43
Date of examination by commissioner: September 21.

HOLBROOK CO-OPERATIVE BANK — HOLBROOK.

Incorporated May 11, 1888. Commenced business June 11, 1888.

W. F. Gleason, *President.* George T. Wilde, *Secretary and Treasurer.*

Names of security committee:

Zenas A. French, Frank B. Diman,
Charles H. McCarter.

Regular meetings the second Tuesday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$44,000 00	Dues capital,	$41,232 00
Loans on shares,	3,900 00	Profits capital (all series),	11,240 58
Temporary expense account,	57 58	Interest,	1,348 49
Real estate by foreclosure,	3,262 34	Premiums,	75 55
Unpaid interest,	923 66	Fines,	82 82
Unpaid premiums,	50 70	Transfer fees,	50
Unpaid fines,	73 76	Withdrawal profits,	23 27
Cash in hands of treasurer,	3,746 71	Forfeiture profits,	14 51
		Guaranty fund,	395 00
		Surplus,	1,602 03
	$56,014 75		$56,014 75

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$8,435 00	For real estate loans,	$5,250 00
interest,	2,981 18	share loans,	2,800 00
premiums,	161 00	dues capital withdrawn,	1,524 00
fines,	186 76	dues capital forfeited,	621 00
transfer fees,	1 25	dues capital retired,	4,693 00
real estate loans repaid,	3,350 00	profits capital withdrawn,	186 44
real estate loans eliminated by foreclosure,	6,200 00	profits capital forfeited,	89 33
share loans repaid,	2,025 00	profits capital retired,	1,977 15
withdrawal profits,	43 48	temporary expenses,	159 42
forfeiture profits,	22 34	forfeited shares,	710 33
forfeited shares,	710 33	interest on retired shares,	70 50
surplus,	82 85	surplus,	142 59
real estate by foreclosure,	3,318 59	real estate by foreclosure,	6,580 93
Cash on hand Oct. 31, 1898,	1,033 62	Cash on hand Oct. 31, 1899,	3,746 71
	$28,551 40		$28,551 40

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,000 00	6.30 per cent.	-	-	$3,900 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1888, .	1	$193 49	70	$13,544 30	Dues capital, as per general ledger, . .	$41,232 00
Dec , 1888, .	2	181 45	69	12,520 05		
June, 1889, .	3	170 76	5	853 80	Profits capital, as per general ledger, . .	11,239 77
Dec., 1889, .	4	159 92	17	2,718 64		
June, 1890, .	5	148 92	2	297 84	Unpaid dues, . .	982 00
Dec., 1890, .	6	139 23	3	417 69		
June, 1891, .	7	129 19	14	1,808 66		
Dec , 1891, .	8	119 68	15	1,795 20		
June, 1892, .	9	110 36	10	1,103 60		
Dec., 1892, .	10	101 28	13	1,316 64		
June, 1893, .	11	92 47	11	1,017 17		
Dec., 1893, .	12	83 90	10	839 00		
June, 1894, .	13	75 57	8	604 56		
Dec., 1894, .	14	67 55	48	3,242 40		
June, 1895, .	15	59 72	11	656 92		
Dec., 1895, .	16	52 08	30	1,562 40		
June, 1896, .	17	44 70	45	2,011 50		
Dec., 1896, .	18	37 53	56	2,101 68		
June, 1897, .	19	30 59	56	1,713 04		
Dec., 1897, .	20	23 87	53	1,265 11		
June, 1898, .	21	17 39	63	1,095 57		
Dec., 1898, .	22	11 10	70	777 00		
June, 1899, .	23	5 00	20	100 00		
Dues paid in advance, . . .				91 00		
Total, ...				$53,453 77	Total, . . .	$53,453 77

Number of shares issued during the year, ... 99
Number of shares now in force, ... 699
Number of shares now borrowed upon, ... 325
Largest number of shares held by any one member, ... 18
Number of shares withdrawn during the year, ... 59
Number of shares forfeited during the year, ... 32
Number of shares retired during the year, ... 35
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Rate of profits distributed: 1st term, 3¼ per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 15
Present number of members, ... 139
Present number of borrowers, ... 58
Present number of non-borrowers, ... 81
Number of loans secured by first mortgage of real estate, . . . 46
Number of loans on shares, ... 12
Largest loan to any one member, ... $3,600 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 159 42
Date of examination by commissioner: March 10.

HOLYOKE CO-OPERATIVE BANK — HOLYOKE.

Incorporated July 24, 1880. Commenced business Aug. 25, 1880.

CHARLES L. NEWCOMB, *President.* DWIGHT O. JUDD, *Secretary and Treasurer.*

Names of security committee:

JOHN H. MONTGOMERY, W. H. BULLARD,
THOMAS W. DOYLE.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$225,900 00	Dues capital,	$235,264 00
Loans on shares,	17,300 00	Profits capital (all series),	44,507 00
Permanent expense account,	122 14	Guaranty fund,	1,358 18
Real estate by foreclosure,	2,412 35	Forfeited share account,	27 65
Unpaid interest,	1,198 61	Profit and loss account,	1,549 15
Unpaid premiums,	2 39		
Unpaid fines,	38 96		
Unpaid dues,	1,999 00		
Furniture account,	445 50		
Cash in hands of treasurer,	33,287 03		
	$282,705 98		$282,705 98

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$70,993 00	For real estate loans,	$45,850 00
interest,	15,942 37	share loans,	18,350 00
premiums,	39 76	dues capital withdrawn,	28,181 00
fines,	786 57	dues capital forfeited,	243 00
transfer fees,	3 25	dues capital retired,	31,635 00
real estate loans repaid,	46,850 00	dues capital matured,	1,974 00
real estate loans eliminated by foreclosure,	1,200 00	profits capital withdrawn,	3,898 09
real estate loans eliminated by maturity of shares,	2,700 00	profits capital forfeited,	13 68
share loans repaid,	17,200 00	profits capital retired,	9,536 09
withdrawal profits,	827 43	profits capital matured,	830 26
forfeiture profits,	6 39	temporary expenses,	1,734 19
forfeited shares,	201 94	permanent expenses,	7 50
temporary expense account,	50 50	forfeited shares,	201 94
real estate by foreclosure,	1,352 99	interest on retired shares,	761 57
Cash on hand Oct. 31, 1898,	19,851 27	interest on matured shares,	41 72
		interest refunded,	10 00
		fines repaid,	2 52
		real estate by foreclosure,	1,447 88
		Cash on hand Oct. 31, 1899,	33,287 03
	$178,005 47		$178,005 47

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate	Amount.	Rate.
$43,300 00	5.00 per cent.	$1,000 00	6.54 per cent.	$5,300 00	5.00 per cent.
172,850 00	6.00 "	350 00	6.96 "	12,000 00	6.00 "
2,000 00	6.06 "	100 00	10.68 "		
6,300 00	6.30 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888,	16	$197 32	51	$10,063 32	Dues capital, as per general ledger,	$235,264 00
Nov., 1888,	17	185 67	40	7,426 80		
May, 1889,	18	174 36	19	3,312 84	Profits capital, as per general ledger,	44,507 00
Nov., 1889,	19	163 37	85	13,886 45		
May, 1890,	20	152 72	100	15,272 00		
Nov., 1890,	21	142 36	80	11,388 80		
May, 1891,	22	132 31	73	9,658 63		
Nov., 1891,	23	122 55	112	13,725 60		
May, 1892,	24	113 08	110	12,438 80		
Nov., 1892,	25	103 89	169	17,557 41		
May, 1893,	26	94 95	129	12,248 55		
Nov., 1893,	27	86 28	80	6,902 40		
May, 1894,	28	77 86	202	15,727 72		
Nov., 1894,	29	69 69	226	15,749 94		
May, 1895,	30	61 76	246	15,192 96		
Nov., 1895,	31	54 06	375	20,272 50		
May, 1896,	32	46 58	341	15,883 78		
Nov., 1896,	33	39 32	290	11,402 80		
May, 1897,	34	32 27	343	11,068 61		
Nov., 1897,	35	25 43	580	14,749 40		
May, 1898,	36	18 79	633	11,894 07		
Nov., 1898,	37	12 34	649	8,008 66		
May, 1899,	38	6 08	912	5,544 96		
Dues paid in advance,				394 00		
Total,				$279,771 00	Total,	$279,771 00

Number of shares issued during the year, ... 1,679
Number of shares now in force, ... 5,845
Number of shares now borrowed upon, ... 1,641
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 861
Number of shares forfeited during the year, ... 21
Number of shares retired during the year, ... 307
Number of shares matured during the year, ... 14
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 175
Present number of members, ... 956
Present number of borrowers, ... 297
Present number of non-borrowers, ... 659
Number of loans secured by first mortgage of real estate, . . . 226
Number of loans on shares, ... 71
Largest loan to any one member, ... $4,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,711 70
Date of examination by commissioner: September 15.

HOME CO-OPERATIVE BANK — WORCESTER.

Incorporated June 10, 1882. Commenced business June 16, 1882.

E. H. Towne, *President.* T. J. Hastings, *Secretary and Treasurer.*

Names of security committee:

Daniel Parlin, E. J. Bardwell,
D. C. Leonard.

Regular meetings the Friday preceding the third Monday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$323,350 00	Dues capital,	$295,940 00
Loans on shares,	9,960 00	Profits capital (all series),	50,371 78
Temporary expense account,	773 28	Interest,	6,092 20
Mortgage,	3,300 00	Fines,	357 48
Cash in hands of treasurer,	25,205 04	Transfer fees,	4 00
		Guaranty fund,	2,780 00
		Surplus,	6,967 69
		Forfeited share account,	75 17
	$362,588 32		$362,588 32

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$86,315 00	For real estate loans,	$82,550 00
interest,	21,503 07	share loans,	9,350 00
fines,	791 54	dues capital withdrawn,	39,028 00
transfer fees,	7 25	dues capital forfeited,	120 00
real estate loans repaid,	92,350 00	dues capital retired,	32,608 00
share loans repaid,	10,180 00	dues capital matured,	16,414 00
withdrawal profits,	637 04	profits capital withdrawn,	6,957 05
forfeiture profits,	2 67	profits capital forfeited,	18 46
forfeited shares,	132 22	profits capital retired,	8,098 21
expense account,	190 60	profits capital matured,	7,593 46
Cash on hand Oct. 31, 1898,	17,600 68	temporary expenses,	1,634 35
		forfeited shares,	133 50
		Cash on hand Oct. 31, 1899,	25,205 04
	$229,710 07		$229,710 07

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$268,250 00	6 per cent.	$2,600 00	6⅝ per cent.	$8,925 00	6 per cent.
23,850 00	6⅛ "	2,600 00	6¾ "	860 00	6⅛ "
14,500 00	6¼ "	400 00	7 "	50 00	6¼ "
8,250 00	6⅜ "	1,100 00	7⅛ "	125 00	6⅜ "
1,800 00	6½ "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force	Total Value.		
June, 1888,	13	$194 30	11	$2,137 30	Dues capital, as per general ledger,	$295,940 00
Dec, 1888,	14	182 47	111	20,254 17		
June, 1889,	15	171 08	40	6,843 20	Profits capital, as per general ledger,	50,371 78
Dec., 1889,	16	160 00	99	15,840 00		
June, 1890,	17	149 34	142	21,206 28	Unpaid dues,	3,265 00
Dec., 1890,	18	138 99	39	5,420 61		
June, 1891,	19	129 00	130	16,770 00		
Dec., 1891,	20	119 31	136	16,226 16		
June, 1892,	21	109 93	137	15,060 41		
Dec, 1892,	22	100 82	163	16,433 66		
June, 1893,	23	91 98	29	2,667 42		
Dec., 1893,	24	83 43	329	27,448 47		
June, 1894,	25	75 14	370	27,801 80		
Dec., 1894,	26	67 13	377	25,308 01		
June, 1895,	27	59 36	226	13,415 36		
Dec., 1895,	28	51 83	324	16,792 92		
June, 1896,	29	44 50	402	17,889 00		
Dec., 1896,	30	37 41	533	19,939 53		
June, 1897,	31	30 52	722	22,035 44		
Dec., 1897,	32	23 86	660	15,747 60		
June, 1898,	33	17 38	573	9,958 74		
Dec., 1898,	34	11 10	827	9,179 70		
June, 1899,	35	5 00	973	4,865 00		
Dues paid in advance,				336 00		
Total,				$349,576 78	Total,	$349,576 78

Number of shares issued during the year, ... 1,906
Number of shares now in force, ... 7,353
Number of shares now borrowed upon, ... 1,898
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 987
Number of shares forfeited during the year, ... 20
Number of shares retired during the year, ... 404
Number of shares matured during the year, ... 119
Highest rate of premium or interest received on money sold during the year: 6⅛ per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3⅛ per cent.; 2d term, 3 per cent.

Number of members withdrawn during the year,	150	
Present number of members,	796	
Present number of borrowers,	180	
Present number of non-borrowers,	616	
Number of loans secured by first mortgage of real estate,	178	
Number of loans on shares,	48	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,443 75

Date of examination by commissioner: May 5.

HOMESTEAD CO-OPERATIVE BANK—BOSTON.

Incorporated Sept. 11, 1877. Commenced business Sept. 12, 1877.

WALTER H. ROBERTS, *President.* DANIEL ELDREDGE, *Secretary and Treasurer.*

Names of security committee:

JAMES M. SIMPSON, WILLIS S. MASON,
JOHN C. COOK, JOHN K. FELLOWS,
WALTER H. ROBERTS.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$323,350 00	Dues capital,	$304,574 00
Loans on shares,	9,300 00	Profits capital (all series),	54,740 40
Temporary expense account,	350 00	Interest,	3,597 61
Real estate by foreclosure,	16,694 92	Premiums,	149 90
Unpaid interest,	2,457 21	Fines,	178 66
Unpaid premiums,	121 10	Transfer fees,	2 50
Unpaid fines,	228 44	Withdrawal profits,	135 63
Mortgages,	21,496 06	Forfeiture profits,	1 64
Personal accounts,	159 28	Guaranty fund,	3,750 00
Cash in hands of treasurer,	5,283 22	Surplus,	10,494 39
		Forfeited share account,	405 14
		Retired share account,	1,331 55
		Matured share account,	5 09
		Personal account,	73 72
	$379,440 23		$379,440 23

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$84,828 00	For real estate loans,	$79,200 00
interest,	20,497 78	share loans,	10,000 00
premiums,	1,045 52	dues capital withdrawn,	29,949 00
fines,	1,073 24	dues capital forfeited,	1,134 00
transfer fees,	8 25	dues capital retired,	47,885 00
real estate loans repaid,	56,750 00	dues capital matured,	14,103 00
real estate loans eliminated by foreclosure,	11,500 00	profits capital withdrawn,	4,859 24
		profits capital forfeited,	159 61
real estate loans eliminated by maturity of shares,	9,550 00	profits capital retired,	12,601 20
		profits capital matured,	6,659 22
share loans repaid,	15,050 00	temporary expenses,	2,299 68
withdrawal profits,	1,214 60	forfeited shares,	106 90
forfeiture profits,	39 88	interest on retired and matured shares,	622 95
forfeited shares,	169 33	real estate by foreclosure,	15,506 53
retired share account,	54,451 28	retired share account,	55,405 63
mortgages,	2,975 10	mortgages,	8,590 71
real estate by foreclosure,	22,532 92	personal account,	81 21
matured share account,	10,567 88	matured share account,	10,567 88
surplus account,	9 00	dues,	9 00
personal account,	18 89	Cash on hand Oct. 31, 1899,	5,283 22
Cash on hand Oct. 31, 1898,	12,742 31		
	$305,023 98		$305,023 98

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$83,100 00	5.00 per cent.	$35,250 00	6.60 per cent.	$5,600 00	5.00 per cent.
19,800 00	5.25 "	11,400 00	6.90 "	1,400 00	5.25 "
2,000 00	5.50 "	2,650 00	7.20 "	700 00	6.00 "
4,500 00	5.75 "	1,400 00	7.50 "	1,400 00	6.30 "
6,000 00	6.00 "	1,000 00	7.80 "	200 00	7.20 "
156,250 00	6.30 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1888, .	23	$191 72	59	$11,311 48	Dues capital, as per general ledger, . . .	$304,574 00
Mar., 1889, .	24	179 73	36	6,470 28		
Sept., 1889, .	25	168 10	62	10,422 20	Profits capital, as per general ledger, . .	54,740 40
Mar., 1890, .	26	156 94	41	6,434 54		
Sept., 1890, .	27	146 11	60	8,766 60	Unpaid dues, . .	3,059 00
Mar., 1891, .	28	135 64	124	16,819 36		
Sept., 1891, .	29	125 52	310	38,911 20		
Mar., 1892, .	30	115 75	212	24,539 00		
Sept., 1892, .	31	106 32	167	17,755 44		
Mar., 1893, .	32	97 18	28	2,721 04		
Sept., 1893, .	33	88 37	118	10,427 66		
Mar., 1894, .	34	79 86	378	30,187 08		
Sept., 1894, .	35	71 64	333	23,856 12		
Mar., 1895, .	36	63 65	510	32,461 50		
Sept., 1895, .	37	55 94	378	21,145 32		
Mar., 1896, .	38	48 46	361	17,494 06		
Sept., 1896, .	39	41 23	490	20,202 70		
Mar., 1897, .	40	34 20	520	17,784 00		
Sept., 1897, .	41	27 38	556	15,223 28		
Mar., 1898, .	42	20 76	627	13,016 52		
Sept., 1898, .	43	14 34	678	9,722 52		
Mar., 1899, .	44	8 09	650	5,258 50		
Sept., 1899, .	45	2 00	555	1,110 00		
Dues paid in advance, . . .				333 00		
Total, ...				$362,373 40	Total, . . .	$362,373 40

Number of shares issued during the year, ... 1,537
Number of shares now in force, ... 7,253
Number of shares now borrowed upon, ... 1,903
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 848
Number of shares forfeited during the year, ... 49
Number of shares retired during the year, ... 540
Number of shares matured during the year, ... 103
Highest rate of premium or interest received on money sold during the year: 5½ per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2¾ per cent.

Number of members withdrawn during the year,	179	
Present number of members,	909	
Present number of borrowers,	201	
Present number of non-borrowers,	708	
Number of loans secured by first mortgage of real estate,	202	
Number of loans on shares,	43	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		2,299 68

Date of examination by commissioner: March 30.

HOUSATONIC CO-OPERATIVE BANK — GREAT BARRINGTON.

Incorporated June 12, 1889. Commenced business July 12, 1889.

NATHANIEL WARNER, *President.* JOHN F. BAILEY, *Secretary.*
MICHAEL J. LEAHY, *Treasurer.*

Names of security committee:

F. M. MOORE, R. H. MCDONALD,
E. S. THATCHER.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$21,850 00	Dues capital,	$20,410 00
Loans on shares,	1,750 00	Profits capital (all series),	4,113 96
Unpaid interest,	113 22	Guaranty fund,	154 21
Unpaid fines,	15 26	Surplus,	200 32
Cash in hands of treasurer,	1,150 01		
	$24,878 49		$24,878 49

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$5,282 00	For real estate loans,	$2,250 00
interest,	1,296 17	share loans,	850 00
fines,	14 24	dues capital withdrawn,	4,312 00
transfer fees,	50	profits capital withdrawn,	934 38
real estate loans repaid,	1,100 00	temporary expenses,	111 50
share loans repaid,	850 00	Cash on hand Oct 31, 1899,	1,150 01
withdrawal profits,	93 85		
Cash on hand Oct. 31, 1898,	971 13		
	$9,607 89		$9,607 89

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,550 00	5.00 per cent.	$2,100 00	5.75 per cent.	$650 00	5.00 per cent.
2,200 00	5.25 "	5,400 00	6.00 "	400 00	5.50 "
8,600 00	5.50 "			700 00	6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	$164 83	43	$7,087 69	Dues capital, as per general ledger, . .	$20,410 00
Jan., 1890, .	2	155 03	1	155 03		
Jan., 1891, .	4	135 26	12	1,623 12	Profits capital, as per general ledger, . .	4,113 96
July, 1891, .	5	125 86	6	755 16		
Jan., 1892, .	6	116 78	14	1,634 92	Unpaid dues, . .	192 00
July, 1892, .	7	107 81	14	1,509 34		
July, 1893, .	9	90 60	22	1,993 20		
Jan., 1894, .	10	82 30	20	1,646 00		
July, 1894, .	11	74 20	7	519 40		
Jan., 1895, .	12	66 30	15	994 50		
Nov., 1895, .	13	53 53	29	1,552 37		
May, 1896, .	14	46 20	5	231 00		
Nov., 1896, .	15	39 07	24	937 68		
May, 1897, .	16	32 15	38	1,221 70		
Nov., 1897, .	17	25 39	60	1,523 40		
May, 1898, .	18	18 80	9	169 20		
Nov., 1898, .	19	12 37	55	680 35		
May, 1899, .	20	6 10	79	481 90		
Total, ...				$24,715 96	Total, . . .	$24,715 96

Number of shares issued during the year, ... 147
Number of shares now in force, ... 453
Number of shares now borrowed upon, ... 156
Largest number of shares held by any one member, ... 20
Number of shares withdrawn during the year, ... 84
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 6
Present number of members, ... 97
Present number of borrowers, ... 30
Present number of non-borrowers, ... 67
Number of loans secured by first mortgage of real estate, . . . 19
Number of loans on shares, ... 16
Largest loan to any one member, ... $2,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 111 50
Date of examination by commissioner: October 3.

HUDSON CO-OPERATIVE BANK—HUDSON.

Incorporated Oct. 22, 1885. Commenced business Nov. 19, 1885.

A. T. Knight, *President.* C. H. Hill, *Secretary.*

Savillian Arnold, *Treasurer.*

Names of security committee:

R. Henry Hapgood, Frank E. Brown,
Charles F. Welch.

Regular meetings the third Thursday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$202,900 00	Dues capital,	$204,165 00
Loans on shares,	7,500 00	Profits capital (all series),	46,129 30
Permanent expense account,	200 00	Guaranty fund,	2,050 00
Real estate by foreclosure,	23,689 85	Surplus,	594 17
Unpaid interest,	1,431 25	Forfeited share account,	875 10
Mortgage,	3,031 36		
Cash in hands of secretary,	15,061 11		
	$253,813 57		$253,813 57

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$47,937 00	For real estate loans,	$28,100 00
interest,	12,779 40	share loans,	5,935 00
premiums,	26 22	dues capital withdrawn,	33,898 00
fines,	492 40	dues capital forfeited,	404 00
real estate loans repaid,	33,500 00	dues capital retired,	455 00
real estate loans eliminated by foreclosure,	2,800 00	dues capital matured,	12,320 00
share loans repaid,	6,835 00	profits capital withdrawn,	5,381 06
withdrawal profits,	1,398 28	profits capital forfeited,	55 35
forfeited shares,	584 90	profits capital retired,	135 42
real estate by foreclosure,	2,156 30	profits capital matured,	5,264 36
Cash on hand Oct. 31, 1898,	3,544 13	temporary expenses,	925 79
		interest on matured shares,	18 25
		real estate by foreclosure,	4,083 79
		attorney's fees,	16 50
		Cash on hand Oct. 31, 1899,	15,061 11
	$112,053 63		$112,053 63

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$196,250 00	6.00 per cent.	$1,000 00	6.60 per cent.	$7,500 00	6.00 per cent.
5,650 00	6.30 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888,	6	$197 14	73	$14,391 22	Dues capital, as per general ledger,	$204,165 00
Nov., 1888,	7	185 40	51	9,455 40		
May, 1889,	8	173 87	91	15,822 17	Profits capital, as per general ledger,	46,129 30
Nov., 1889,	9	162 82	116	18,887 12		
May, 1890,	10	152 07	89	13,534 23	Unpaid dues,	2,453 00
Nov., 1890,	11	141 61	118	16,709 98		
May, 1891,	12	131 53	79	10,390 87		
Nov., 1891,	13	121 80	101	12,301 80		
May, 1892,	14	112 30	97	10,893 10		
Nov., 1892,	15	103 12	143	14,746 16		
May, 1893,	16	94 23	86	8,103 78		
Nov., 1893,	17	85 62	181	15,497 22		
May, 1894,	18	77 27	99	7,649 73		
Nov., 1894,	19	69 18	187	12,936 66		
May, 1895,	20	61 34	169	10,366 46		
Nov., 1895,	21	53 75	346	18,597 50		
May, 1896,	22	46 37	152	7,048 24		
Nov., 1896,	23	39 18	206	8,071 08		
May, 1897,	24	32 19	244	7,854 36		
Nov., 1897,	25	25 40	304	7,721 60		
May, 1898,	26	18 90	253	4,781 70		
Nov., 1898,	27	12 36	282	3,485 52		
May, 1899,	28	6 10	434	2,647 40		
Dues paid in advance,				854 00		
Total,				$252,747 30	Total,	$252,747 30

Number of shares issued during the year, ... 839
Number of shares now in force, ... 3,901
Number of shares now borrowed upon, ... 1,163
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 853
Number of shares forfeited during the year, ... 19
Number of shares retired during the year, ... 15
Number of shares matured during the year, ... 88
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 2⅜ per cent.; 2d term, 2¾ per cent.
Number of members withdrawn during the year, ... 56
Present number of members, ... 543
Present number of borrowers, ... 174
Present number of non-borrowers, ... 369
Number of loans secured by first mortgage of real estate, . . . 151
Number of loans on shares, ... 23
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 925 79
Date of examination by commissioner: February 13.

HYDE PARK CO-OPERATIVE BANK—HYDE PARK.

Incorporated March 26, 1886. Commenced business May 5, 1886.

THOMAS E. FAUNCE, *President.* GEORGE T. BRADY, *Secretary and Treasurer.*

Names of security committee:

HIRAM J. TOWNSEND, CHARLES F. MORRISON,
CHARLES S. PRESCOTT.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$201,250 00	Dues capital,	$188,808 00
Loans on shares,	10,360 00	Profits capital (all series),	38,371 73
Permanent expense account,	80 00	Interest,	881 42
Temporary expense account,	345 25	Premiums,	10 64
Real estate by foreclosure,	11,575 96	Transfer fees,	1 00
Unpaid fines,	46 84	Withdrawal profits,	115 47
Mortgages,	4,000 00	Forfeiture profits,	4 85
Cash in hands of treasurer,	3,964 41	Guaranty fund,	1,881 89
		Surplus,	1,546 41
		Forfeited share account,	1 05
	$231,622 46		$231,622 46

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$52,581 00	For real estate loans,	$61,200 00
interest,	12,777 94	share loans,	13,500 00
premiums,	559 17	dues capital withdrawn,	27,380 00
fines,	508 33	dues capital forfeited,	439 00
transfer fees,	5 25	dues capital retired,	10,005 00
real estate loans repaid,	53,000 00	dues capital matured,	13,808 00
real estate loans eliminated by foreclosure,	6,600 00	profits capital withdrawn,	3,591 88
		profits capital forfeited,	37 28
real estate loans eliminated by maturity of shares,	6,050 00	profits capital retired,	2,648 55
		profits capital matured,	6,243 49
share loans repaid,	11,530 00	temporary expenses,	1,855 97
withdrawal profits,	897 69	forfeited shares,	452 35
forfeiture profits,	9 31	real estate by foreclosure,	2,983 23
forfeited shares,	452 35	mortgage,	4,000 00
real estate by foreclosure,	150 56	Cash on hand Oct. 31, 1899,	3,964 41
insurance,	18 75		
Cash on hand Oct. 31, 1898,	6,968 81		
	$152,109 16		$152,109 16

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$105,350 00	5.00 per cent.	$73,800 00	6.30 per cent.	$6,570 00	5.00 per cent.
5,800 00	5.25 "	13,700 00	6.60 "	1,010 00	5.25 "
200 00	5.50 "	1,400 00	6.90 "	2,620 00	6.30 "
600 00	6.25 "	400 00	7.20 "	60 00	6.60 "
				100 00	7.20 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1888, .	5	$190 14	40	$7,605 60	Dues capital, as per general ledger, . . .	$188,808 00
Mar., 1889, .	6	178 52	66	11,782 32		
Sept., 1889, .	7	167 21	69	11,537 49	Profits capital, as per general ledger, . .	38,371 73
Mar., 1890, .	8	156 26	96	15,000 96		
Sept., 1890, .	9	145 62	91	13,251 42	Unpaid dues, . .	1,595 00
Mar., 1891, .	10	135 32	87	11,772 84		
Sept., 1891, .	11	125 36	78	9,778 08		
Mar., 1892, .	12	115 70	122	14,115 40		
Sept., 1892, .	13	106 35	81	8,614 35		
Mar., 1893, .	14	97 31	108	10,509 48		
Sept., 1893, .	15	88 54	98	8,676 92		
Mar., 1894, .	16	80 05	131	10,486 55		
Sept., 1894, .	17	71 82	179	12,855 78		
Mar., 1895, .	18	63 83	294	18,766 02		
Sept., 1895, .	19	56 12	178	9,989 36		
Mar., 1896, .	20	48 64	216	10,506 24		
Sept., 1896, .	21	41 37	174	7,198 38		
Mar., 1897, .	22	34 31	267	9,160 77		
Sept., 1897, .	23	27 46	301	8,265 46		
Mar., 1898, .	24	20 81	409	8,511 29		
Sept., 1898, .	25	14 36	328	4,710 08		
Mar., 1899, .	26	8 09	566	4,578 94		
Sept., 1899, .	27	2 00	462	924 00		
Dues paid in advance, . . .				177 00		
Total, ...				$228,774 73	Total, . . .	$228,774 73

Number of shares issued during the year, ... 1,231
Number of shares now in force, ... 4,441
Number of shares now borrowed upon, ... 1,253
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 956
Number of shares forfeited during the year, ... 39
Number of shares retired during the year, ... 115
Number of shares matured during the year, ... 100
Highest rate of premium or interest received on money sold during the year: 6¼ per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 2¾ per cent.

Number of members withdrawn during the year,	132	
Present number of members,	629	
Present number of borrowers,	189	
Present number of non-borrowers,	440	
Number of loans secured by first mortgage of real estate,	134	
Number of loans on shares,	55	
Largest loan to any one member,		$4,200 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,875 97

Date of examination by commissioner: January 26.

LAFAYETTE CO-OPERATIVE BANK—FALL RIVER.

Incorporated April 11, 1894. Commenced business May 2, 1894.

PIERRE F. PELOQUIN, *President.* WILLIAM F. WINTER, *Secretary and Treasurer.*

Names of security committee:

JOHN B. HUARD, NATHAN MILLER,
EDMUND REEVES.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$72,300 00	Dues capital,	$70,847 00
Loans on shares,	2,200 00	Profits capital (all series),	6,546 42
Temporary expense account,	223 14	Interest,	2,200 30
Real estate by foreclosure,	1,282 71	Premiums,	160 31
Unpaid interest,	437 25	Fines,	104 15
Unpaid premiums,	41 85	Guaranty fund,	281 04
Unpaid fines,	50 12	Surplus,	823 75
Cash in hands of treasurer,	4,453 90	Forfeited share account,	26 00
	$80,988 97		$80,988 97

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$28,978 00	For real estate loans,	$26,200 00
interest,	4,191 52	share loans,	3,450 00
premiums,	350 31	dues capital withdrawn,	27,257 00
fines,	219 39	profits capital withdrawn,	2,573 60
real estate loans repaid,	19,550 00	temporary expenses,	411 18
real estate loans eliminated by foreclosure,	3,800 00	real estate by foreclosure,	4,168 93
share loans repaid,	4,950 00	suspense account,	132 06
real estate by foreclosure,	2,886 22	Cash on hand Oct. 31, 1899,	4,453 90
suspense account,	132 06		
Cash on hand Oct. 31, 1898,	3,589 17		
	$68,646 67		$68,646 67

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$24,700 00	6.00 per cent.	$47,600 00	6.60 per cent.	$2,050 00	6.00 per cent.
				150 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1894, .	1	$75 93	300	$22,779 00	Dues capital, as per general ledger, . . .	$70,847 00
Nov., 1894, .	2	67 97	61	4,146 17		
May, 1895, .	3	60 24	112	6,746 88	Profits capital, as per general ledger, . .	6,546 42
Nov., 1895, .	4	52 74	198	10,442 52		
May, 1896, .	5	45 46	174	7,910 04	Unpaid dues, . .	667 00
Nov., 1896, .	6	38 39	126	4,837 14		
May, 1897, .	7	31 52	159	5,011 68		
Nov., 1897, .	8	24 85	205	5,094 25		
May, 1898, .	9	18 38	273	5,017 74		
Nov., 1898, .	10	12 10	210	2,541 00		
May, 1899, .	11	6 00	589	3,534 00		
Total, ...				$78,060 42	Total, . . .	$78,060 42

Number of shares issued during the year, ... 941
Number of shares now in force, ... 2,407
Number of shares now borrowed upon, ... 505
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,052
Highest rate of premium or interest received on money sold during the year: 10 cents premium.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 106
Present number of members, ... 230
Present number of borrowers, ... 45
Present number of non-borrowers, ... 185
Number of loans secured by first mortgage of real estate, . . . 38
Number of loans on shares, ... 8
Largest loan to any one member, ... $4,050 00
Smallest loan to any one member, ... 100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 411 18
Date of examination by commissioner: July 20.

LAWRENCE CO-OPERATIVE BANK—LAWRENCE.

Incorporated March 12, 1888. Commenced business April 6, 1888.

JOHN PAISLEY, *President.* WILLIAM A. WHITNEY, *Secretary and Treasurer.*

Names of security committee:

COLIN KERR, ANDREW CRAIG,
OSCAR E. SPEAR.

Regular meetings the first Saturday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$332,000 00	Dues capital,	$298,763 00
Loans on shares,	15,185 00	Profits capital (all series),	61,860 91
Permanent expense account,	335 42	Guaranty fund,	1,750 00
Real estate by foreclosure,	4,947 03	Surplus,	2,533 71
Unpaid interest,	985 29	Forfeited share account,	52 58
Unpaid premiums,	24 38		
Unpaid fines,	99 84		
Cash in hands of treasurer,	11,383 24		
	$364,960 20		$364,960 20

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$84,185 00	For real estate loans,	$78,250 00
interest,	18,983 30	share loans,	11,640 00
premiums,	567 89	dues capital withdrawn,	44,205 00
fines,	450 00	dues capital forfeited,	375 00
transfer fees,	4 75	dues capital retired,	15,392 00
real estate loans repaid,	48,900 00	profits capital withdrawn,	7,718 17
real estate loans eliminated by foreclosure,	9,200 00	profits capital forfeited,	46 02
share loans repaid,	7,035 00	profits capital retired,	4,394 65
withdrawal profits,	760 17	temporary expenses,	1,572 97
forfeiture profits,	11 51	permanent expenses,	34 75
forfeited shares,	56 50	forfeited shares,	130 30
expense account,	20 01	surplus account,	62 00
profits capital,	06	dues capital repaid,	4 00
real estate by foreclosure,	4,882 29	interest repaid,	27 56
Cash on hand Oct. 31, 1898,	8,424 99	real estate by foreclosure,	8,245 81
		Cash on hand Oct. 31, 1899,	11,383 24
	$183,481 47		$183,481 47

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$224,100 00	5.00 per cent.	$5,000 00	6.90 per cent.	$10,040 00	5.00 per cent.
3,700 00	5.25 "	2,900 00	7.20 "	1,320 00	5.50 "
4,100 00	5.50 "	100 00	7.25 "	300 00	6.25 "
2,150 00	6.00 "	800 00	7.50 "	1,955 00	6.30 "
78,500 00	6.30 "	400 00	7.75 "	1,550 00	6.60 "
10,050 00	6.60 "	200 00	8.10 "	20 00	8.00 "

Reconciliation of Share Account with Dues and Profits Capital

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	1	$202 20	42	$8,492 40	Dues capital, as per general ledger, . .	$298,763 00
Oct., 1888, .	2	190 55	20	3,811 00		
April, 1889, .	3	179 12	133	23,822 96	Profits capital, as per general ledger, . .	61,860 91
Oct., 1889, .	4	167 82	42	7,048 44		
April, 1890, .	5	156 98	142	22,291 16	Unpaid dues, . .	1,511 00
Oct., 1890, .	6	146 44	63	9,225 72		
April, 1891, .	7	136 06	126	17,143 56		
Oct., 1891, .	8	125 91	194	24,426 54		
April, 1892, .	9	116 08	193	22,403 44		
Oct., 1892, .	10	106 56	221	23,549 76		
April, 1893, .	11	97 34	124	12,070 16		
Oct., 1893, .	12	88 40	112	9,900 80		
April, 1894, .	13	79 75	211	16,827 25		
Oct., 1894, .	14	71 41	206	14,710 46		
April, 1895, .	15	63 31	505	31,971 55		
Oct., 1895, .	16	55 48	127	7,045 96		
April, 1896, .	17	47 91	608	29,129 28		
Oct., 1896, .	18	40 56	434	17,603 04		
April, 1897, .	19	33 44	487	16,285 28		
Nov., 1897, .	20	25 44	793	20,173 92		
May, 1898, .	21	18 81	456	8,577 36		
Nov., 1898, .	22	12 37	741	9,166 17		
May, 1899, .	23	6 10	1,007	6,142 70		
Dues paid in advance, . . .				316 00		
Total, ...				$362,134 91	Total, . . .	$362,134 91

Number of shares issued during the year, ... 1,972
Number of shares now in force, ... 6,987
Number of shares now borrowed upon, ... 2,181
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,320
Number of shares forfeited during the year, ... 47
Number of shares retired during the year, ... 172
Highest rate of premium or interest received on money sold during the year: 9 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2¾ per cent.

Number of members withdrawn during the year,	169	
Present number of members,	868	
Present number of borrowers,	239	
Present number of non-borrowers,	629	
Number of loans secured by first mortgage of real estate,	242	
Number of loans on shares,	66	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,628 67

Date of examination by commissioner: March 24.

LEOMINSTER CO-OPERATIVE BANK — LEOMINSTER.

Incorporated May 8, 1888. Commenced business May 18, 1888.

JOSEPH P. HOLMAN, *President.* ROBERT L. CARTER, *Secretary and Treasurer.*

Names of security committee:

CHARLES E. BIGELOW, HULBERT L. HARRIS,
WILLARD F. LAWRENCE.

Regular meetings the third Friday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$178,118 92	Dues capital,	$154,057 00
Loans on shares,	5,528 00	Profits capital (all series),	34,976 52
Unpaid interest,	2,729 46	Guaranty fund,	694 86
Unpaid premiums,	123 13	Surplus,	598 72
Unpaid fines,	158 26		
Personal account,	240 00		
Cash in hands of treasurer,	3,429 33		
	$190,327 10		$190,327 10

Detailed Statement of Receipts and Disbursements for the Year ending Oct 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$42,180 00	For real estate loans,	$43,203 62
interest,	9,664 41	share loans,	3,840 00
premiums,	468 27	dues capital withdrawn,	22,875 00
fines,	158 11	dues capital retired,	5,116 00
transfer fees,	75	profits capital withdrawn,	5,577 16
real estate loans repaid,	23,901 00	profits capital retired,	203 51
share loans repaid,	4,585 10	temporary expenses,	2,805 88
withdrawal profits,	360 90	interest account,	89 28
temporary expense account,	1,939 84	Cash on hand Oct. 31, 1899,	3,429 33
Cash on hand Oct. 31, 1898,	3,881 40		
	$87,139 78		$87,139 78

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$72,418 92	5.00 per cent.	$105,700 00	6.30 per cent.	$2,755 00	5.00 per cent.
				2,773 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	1	$196 58	77	$15,136 66	Dues capital, as per general ledger, . .	$154,057 00
Nov., 1888, .	2	184 96	83	15,351 68		
May, 1889, .	3	173 70	37	6,426 90	Profits capital, as per general ledger, . .	34,976 52
Nov., 1889, .	4	162 76	42	6,835 92		
May, 1890, .	5	152 13	61	9,279 93	Unpaid dues, . . .	7,455 00
Nov., 1890, .	6	141 83	110	15,601 30		
May, 1891, .	7	131 82	69	9,095 58		
Nov., 1891, .	8	122 10	52	6,349 20		
May, 1892, .	9	112 67	108	12,168 36		
Nov., 1892, .	10	103 51	82	8,487 82		
May, 1893, .	11	94 60	129	12,203 40		
Nov., 1893, .	12	85 97	35	3,008 95		
May, 1894, .	13	77 58	50	3,879 00		
Nov., 1894, .	14	69 45	117	8,125 65		
May, 1895, .	15	61 55	122	7,509 10		
Nov., 1895, .	16	53 89	206	11,101 34		
May, 1896, .	17	46 43	128	5,943 04		
Nov., 1896, .	18	39 21	155	6,077 55		
May, 1897, .	19	32 19	204	6,560 76		
Nov., 1897, .	20	25 36	457	11,589 52		
May, 1898, .	21	18 74	303	5,678 22		
Nov., 1898, .	22	12 32	440	5,420 80		
May, 1899, .	23	6 08	648	3,939 84		
Dues paid in advance, . . .				712 00		
Total, ...				$196,488 52	Total, . . .	$196,488 52

Number of shares issued during the year, ... 1,226
Number of shares now in force, ... 3,715
Number of shares now borrowed upon, ... 1,169
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 748
Number of shares retired during the year, ... 40
Highest rate of premium or interest received on money sold during the year: 6 6-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, ... 83
Present number of members, ... 535
Present number of borrowers, ... 174
Present number of non-borrowers, ... 361
Number of loans secured by first mortgage of real estate, . . . 142
Number of loans on shares, ... 32
Largest loan to any one member, ... $4,800 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 866 04
Date of examination by commissioner: March 13.

LOWELL CO-OPERATIVE BANK — LOWELL.

Incorporated April 29, 1885. Commenced business May 14, 1885.

ARTEMAS B. WOODWORTH, *President.* GEORGE W. BATCHELDER, *Secretary and Treasurer.*

Names of security committee:

CALEB L. SMITH, CHARLES H. BURTT,
FRANCIS E. APPLETON.

Regular meetings the first Friday after the tenth of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$272,740 00	Dues capital,	$251,588 00
Loans on shares,	6,830 00	Profits capital (all series),	54,773 40
Permanent expense account,	158 86	Guaranty fund,	1,433 95
Real estate by foreclosure,	17,301 83	Surplus,	3,020 27
Unpaid interest,	3,026 00		
Unpaid premiums,	203 00		
Unpaid fines,	229 93		
Cash in hands of treasurer,	10,326 00		
	$310,815 62		$310,815 62

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$68,023 00	For real estate loans,	$51,800 00
interest,	17,911 47	share loans,	12,230 00
premiums,	1,052 47	dues capital withdrawn,	31,511 00
fines,	705 61	dues capital forfeited,	480 00
transfer fees,	2 00	dues capital retired,	18,760 00
real estate loans repaid,	42,850 00	dues capital matured,	23,912 00
real estate loans eliminated by foreclosure,	9,200 00	profits capital withdrawn,	5,746 21
		profits capital forfeited,	61 69
real estate loans eliminated by maturity of shares,	7,200 00	profits capital retired,	3,752 92
		profits capital matured,	11,212 71
share loans repaid,	15,770 00	temporary expenses,	1,594 47
withdrawal profits,	721 55	permanent expenses,	129 40
forfeiture profits,	14 00	interest on retired shares,	456 53
temporary expense account,	123 26	real estate by foreclosure,	9,702 29
		profit and loss account,	459 02
real estate by foreclosure,	6,634 39	Cash on hand Oct. 31, 1899,	10,326 00
profit and loss account,	393 28		
Cash on hand Oct. 31, 1898,	11,533 21		
	$182,134 24		$182,134 24

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$251,450 00	6.30 per cent.	$2,400 00	7.20 per cent.	$6,230 00	6.30 per cent.
15,450 00	6.60 "	340 00	7.80 "	220 00	6.60 "
3,100 00	6.90 "			150 00	6.90 "
				180 00	7.20 "
				50 00	9.30 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1888, .	8	$190 23	73	$13,886 79	Dues capital, as per gen-	
May, 1889, .	9	178 27	97	17,292 19	eral ledger, . .	$251,588 00
Nov., 1889, .	10	166 69	80	13,335 20	Profits capital, as per	
May, 1890, .	11	155 49	130	20,213 70	general ledger, . .	54,773 40
Nov., 1890, .	12	144 69	95	13,745 55	Unpaid dues, . .	3,602 00
May, 1891, .	13	134 28	88	11,816 64		
Nov., 1891, .	14	124 20	122	15,152 40		
May, 1892, .	15	114 45	138	15,794 10		
Nov., 1892, .	16	105 02	145	15,227 90		
May, 1893, .	17	95 82	184	17,630 88		
Nov., 1893, .	18	86 98	135	11,742 30		
May, 1894, .	19	78 41	246	19,288 86		
Nov., 1894, .	20	70 11	236	16,545 96		
May, 1895, .	21	62 07	251	15,579 57		
Nov., 1895, .	22	54 30	318	17,267 40		
May, 1896, .	23	46 80	339	15,865 20		
Nov., 1896, .	24	39 48	390	15,397 20		
May, 1897, .	25	32 39	432	13,992 48		
Nov., 1897, .	26	25 52	467	11,917 84		
May, 1898, .	27	18 85	494	9,311 90		
Nov., 1898, .	28	12 38	413	5,112 94		
May, 1899, .	29	6 10	624	3,806 40		
Dues paid in advance, . . .				40 00		
Total, ...				$309,963 40	Total, . . .	$309,963 40

Number of shares issued during the year, ... 1,159
Number of shares now in force, ... 5,497
Number of shares now borrowed upon, ... 1,551
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 858
Number of shares forfeited during the year, ... 30
Number of shares retired during the year, ... 315
Number of shares matured during the year, ... 134
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.

Number of members withdrawn during the year,	137	
Present number of members,	766	
Present number of borrowers,	236	
Present number of non-borrowers,	530	
Number of loans secured by first mortgage of real estate,	213	
Number of loans on shares,	23	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,505 21

Date of examination by commissioner: October 3.

LYNN CO-OPERATIVE BANK—LYNN.

Incorporated Nov. 18, 1891. Commenced business Nov. 23, 1891.

JACOB M. LEWIS, *President.* RALPH W. PUTNAM, *Secretary and Treasurer.*

Names of security committee:

FRED D. MAYO, ISAIAH W. PERKINS,
J. W. HARDING, F. F. LAWRENCE,
WM. H. SEVERANCE.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$28,135 00	Dues capital,	$28,416 00
Loans on shares,	875 00	Profits capital (all series),	4,658 94
Permanent expense account,	100 00	Guaranty fund,	79 58
Unpaid interest,	252 06	Surplus,	278 27
Unpaid fines,	4 86	Forfeited share account,	84 82
Cash in hands of treasurer,	4,150 69		
	$33,517 61		$33,517 61

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$7,670 00	For real estate loans,	$5,740 00
interest,	1,550 55	share loans,	1,150 00
premiums,	4 95	dues capital withdrawn,	5,120 00
fines,	36 75	profits capital withdrawn,	514 11
transfer fees,	2 00	temporary expenses,	65 85
real estate loans repaid,	4,600 00	Cash on hand Oct. 31, 1899,	4,150 69
share loans repaid,	2,005 00		
Cash on hand Oct. 31, 1898,	871 40		
	$16,740 65		$16,740 65

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,550 00	5.00 per cent.	$5,850 00	6.00 per cent.	$375 00	5.50 per cent.
15,735 00	5.50 "			500 00	6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1891, .	1	$117 52	109	$12,809 68	Dues capital, as per general ledger, . .	$28,416 00
May, 1892, .	2	108 87	41	4,463 67		
Nov., 1892, .	3	100 33	19	1,906 27	Profits capital, as per general ledger, . .	4,658 94
May, 1893, .	4	91 95	7	643 65		
May, 1894, .	6	75 78	26	1,970 28	Unpaid dues, . .	660 00
Nov., 1894, .	7	68 00	14	952 00		
May, 1895, .	8	60 45	32	1,934 40		
Nov., 1895, .	9	53 07	46	2,441 22		
May, 1896, .	10	45 87	26	1,192 62		
Nov., 1896, .	11	38 82	27	1,048 14		
May, 1897, .	12	31 95	24	766 80		
Nov., 1897, .	13	25 23	14	353 22		
May, 1898, .	14	18 69	62	1,158 78		
Nov., 1898, .	15	12 31	99	1,218 69		
May, 1899, .	16	6 08	144	875 52		
Total, ...				$33,734 94	Total, . . .	$33,734 94

Number of shares issued during the year, ... 268
Number of shares now in force, ... 690
Number of shares now borrowed upon, ... 201
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 168
Highest rate of premium or interest received on money sold during the year: 5½ per cent.
Lowest rate of premium or interest received on money sold during the year: 5½ per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, ... 8
Present number of members, ... 95
Present number of borrowers, ... 32
Present number of non-borrowers, ... 63
Number of loans secured by first mortgage of real estate, . . . 26
Number of loans on shares, ... 6
Largest loan to any one member, ... $2,200 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 85 85
Date of examination by commissioner: March 21.

MALDEN CO-OPERATIVE BANK—MALDEN.

Incorporated April 27, 1887. Commenced business May 9, 1887.

GEORGE L. GOULD, *President.* LEWIS P. BROWN, *Secretary and Treasurer.*

Names of security committee:

LYMAN B. JORDAN, CHARLES A. STILES,
M. S. O'DONNELL.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$336,405 00	Dues capital,	$332,358 00
Loans on shares,	25,025 00	Profits capital (all series),	76,129 63
Real estate by foreclosure,	19,043 77	Guaranty fund,	2,081 20
Unpaid interest,	5,478 08	Surplus,	3,184 68
Unpaid premiums,	150 00	Forfeited share account,	37 38
Unpaid fines,	60 00		
Cash in hands of treasurer,	27,629 04		
	$413,790 89		$413,790 89

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$77,814 00	For real estate loans,	$60,650 00
interest,	19,196 25	share loans,	15,835 00
premiums,	900 22	dues capital withdrawn,	29,066 00
fines,	422 02	dues capital retired,	13,619 00
transfer fees,	50	dues capital matured,	28,552 00
real estate loans repaid,	45,520 00	profits capital withdrawn,	4,286 96
real estate loans eliminated by foreclosure,	13,152 75	profits capital retired,	3,989 60
real estate loans eliminated by maturity of shares,	7,800 00	profits capital matured,	13,718 74
share loans repaid,	11,340 00	temporary expenses,	1,237 10
withdrawal profits,	1,067 80	real estate by foreclosure,	15,055 22
real estate by foreclosure,	6,493 98	surplus,	491 15
surplus,	491 15	Cash on hand Oct. 31, 1899,	27,629 04
Cash on hand Oct. 31, 1898,	29,931 14		
	$214,129 81		$214,129 81

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$135,480 00	5.00 per cent.	$11,100 00	6.90 per cent.	$13,225 00	5.00 per cent.
163,050 00	6.30 "	5,375 00	7.20 "	5,545 00	6 00 "
21,400 00	6.60 "			6,155 00	6.30 "
				100 00	7.20 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	3	$201 23	124	$24,952 52	Dues capital, as per general ledger, . .	$332,358 00
Nov., 1888, .	4	189 25	118	22,331 50		
May, 1889, .	5	177 30	133	23,580 90	Profits capital, as per general ledger, . .	76,129 63
Nov., 1889, .	6	165 81	68	11,275 08		
May, 1890, .	7	154 68	72	11,136 96	Unpaid dues, . . .	9,397 00
Nov., 1890, .	8	143 87	118	16,976 66		
May, 1891, .	9	133 47	144	19,219 68		
Nov., 1891, .	10	123 41	245	30,235 45		
May, 1892, .	11	113 70	277	31,494 90		
Nov., 1892, .	12	104 27	194	20,228 38		
May, 1893, .	13	95 12	130	12,365 60		
Nov., 1893, .	14	86 41	189	16,331 49		
May, 1894, .	15	77 90	280	21,812 00		
Nov., 1894, .	16	69 68	266	18,534 88		
May, 1895, .	17	61 72	383	23,638 76		
Nov., 1895, .	18	53 99	433	23,377 67		
May, 1896, .	19	46 52	522	24,283 44		
Nov., 1896, .	20	39 28	394	15,476 32		
May, 1897, .	21	32 20	621	19,996 20		
Nov., 1897, .	22	25 42	420	10,676 40		
May, 1898, .	23	18 79	562	10,559 98		
Nov., 1898, .	24	12 35	545	6,730 75		
May, 1899, .	25	6 09	379	2,308 11		
Dues paid in advance, . . .				361 00		
Total, ...				$417,884 63	Total, . . .	$417,884 63

Number of shares issued during the year, ... 1,009
Number of shares now in force, ... 6,617
Number of shares now borrowed upon, ... 2,497
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 865
Number of shares retired during the year, ... 152
Number of shares matured during the year, ... 211
Highest rate of premium or interest received on money sold during the year: 5 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, $2\frac{3}{4}$ per cent.; 2d term, $2\frac{3}{4}$ per cent.
Number of members withdrawn during the year, ... 53
Present number of members, ... 796
Present number of borrowers, ... 252
Present number of non-borrowers, ... 544
Number of loans secured by first mortgage of real estate, . . . 218
Number of loans on shares, ... 109
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,237 10
Date of examination by commissioner: May 3.

MANSFIELD CO-OPERATIVE BANK—MANSFIELD.

Incorporated March 10, 1883. Commenced business March 21, 1883.

DAVID E. HARDING, *President.* ALFRED B. DAY, *Secretary and Treasurer.*

Names of security committee:

SAMUEL C. LOVELL, JAMES A. WHEELER,
WILLIAM C. WINTER.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$205,500 00	Dues capital,	$185,784 00
Loans on shares,	14,228 00	Profits capital (all series),	42,632 47
Permanent expense account,	341 00	Guaranty fund,	1,318 15
Real estate by foreclosure,	1,648 43	Surplus,	766 76
Unpaid interest,	1,628 27		
Unpaid premiums,	35 52		
Unpaid fines,	61 19		
Cash in hands of treasurer,	7,058 97		
	$230,501 38		$230,501 38

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$42,570 00	For real estate loans,	$49,225 00
interest,	12,784 65	share loans,	10,970 00
premiums,	302 13	dues capital withdrawn,	17,175 00
fines,	101 90	dues capital forfeited,	6 00
transfer fees and books,	3 30	dues capital matured,	27,456 00
real estate loans repaid,	30,500 00	profits capital withdrawn,	2,416 66
real estate loans eliminated by foreclosure,	1,800 00	profits capital matured,	10,980 40
real estate loans eliminated by maturity of shares,	4,550 00	temporary expenses,	867 45
share loans repaid,	14,175 00	permanent expenses,	334 79
withdrawal profits,	240 81	forfeited shares,	53 93
forfeiture profits,	37	interest on matured shares,	727 12
forfeited shares,	53 93	real estate by foreclosure,	1,784 49
real estate by foreclosure,	5,084 49	insurance, taxes and expenses,	128 79
Cash on hand Oct. 31, 1898,	17,018 02	Cash on hand Oct. 31, 1899,	7,058 97
	$129,184 60		$129,184 60

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$200,700 00	6.12 per cent.	$1,600 00	6.48 per cent.	$14,228 00	6.48 per cent.
1,500 00	6.36 "	1,700 00	6.72 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888,	11	$194 64	77	$14,987 28	Dues capital, as per general ledger,	$185,784 00
Nov., 1888,	12	183 17	86	15,752 62		
May, 1889,	13	172 02	107	18,406 14	Profits capital, as per general ledger,	42,632 47
Nov., 1889,	14	161 20	93	14,991 60		
May, 1890,	15	150 69	101	15,219 69	Unpaid dues,	1,982 00
May, 1891,	17	130 66	107	13,980 62		
Nov., 1891,	18	121 06	100	12,106 00		
May, 1892,	19	111 75	94	10,504 50		
Nov., 1892,	20	102 71	92	9,449 32		
May, 1893,	21	93 95	180	16,911 00		
Nov., 1893,	22	85 45	102	8,715 90		
May, 1894,	23	77 20	248	19,145 60		
Nov., 1894,	24	69 17	136	9,407 12		
May, 1895,	25	61 34	171	10,489 14		
Nov., 1895,	26	53 75	56	3,010 00		
May, 1896,	27	46 34	94	4,355 96		
Nov., 1896,	28	39 16	196	7,675 36		
May, 1897,	29	32 16	289	9,294 24		
Nov., 1897,	30	25 37	105	2,663 85		
May, 1898,	31	18 76	445	8,348 20		
Nov., 1898,	32	12 34	122	1,505 48		
May, 1899,	33	6 09	565	3,440 85		
Dues paid in advance,				38 00		
Total,				$230,398 47	Total,	$230,398 47

Number of shares issued during the year, ... 757
Number of shares now in force, ... 3,566
Number of shares now borrowed upon, ... 1,497
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 532
Number of shares forfeited during the year, ... 10
Number of shares matured during the year, ... 192
Highest rate of premium or interest received on money sold during the year: 6 12-100 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 12-100 per cent.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2¾ per cent.
Number of members withdrawn during the year, ... 78
Present number of members, ... 541
Present number of borrowers, ... 235
Present number of non-borrowers, ... 306
Number of loans secured by first mortgage of real estate, . . . 182
Number of loans on shares, ... 105
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 891 24
Date of examination by commissioner: February 15.

MARBLEHEAD CO-OPERATIVE BANK — MARBLEHEAD.

Incorporated May 5, 1886. Commenced business May 6, 1886.

JOHN LANCY, *President.* BENJAMIN COLE, JR., *Secretary and Treasurer.*

Names of security committee:

JOHN LANCY, HENRY O. SYMONDS,
FRANKLIN MILLETT.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$69,100 00	Dues capital,	$68,017 00
Loans on shares,	400 00	Profits capital (all series),	13,848 90
Permanent expense account,	100 00	Guaranty fund,	684 68
Real estate by foreclosure,	11,844 60	Surplus,	1,675 03
Unpaid interest,	599 25	Forfeited share account,	25 11
Unpaid premiums,	32 90	Personal account,	124 47
Unpaid fines,	105 20		
Bonds of City of Beverly, Mass., 4s,	2,069 31		
Taxes paid,	50 43		
Cash in hands of secretary,	21 24		
Cash in hands of treasurer,	52 26		
	$84,375 19		$84,375 19

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$18,052 00	For real estate loans,	$3,950 00
interest,	4,743 73	share loans,	6,430 00
premiums,	268 90	dues capital withdrawn,	6,475 00
fines,	301 92	dues capital forfeited,	60 00
transfer fees,	2 75	dues capital retired,	21,913 00
real estate loans repaid,	10,350 00	dues capital matured,	1,540 00
real estate loans eliminated by foreclosure,	3,000 00	profits capital withdrawn,	746 70
		profits capital forfeited,	1 20
real estate loans eliminated by maturity of shares,	2,200 00	profits capital retired,	6,420 39
		profits capital matured,	661 35
share loans repaid,	8,030 00	temporary expenses,	390 06
withdrawal profits,	186 08	interest on retired shares,	195 25
forfeiture profits,	1 20	taxes, insurance, repairs, etc.,	786 74
city bonds,	1,001 74	real estate by foreclosure,	3,156 31
rents,	456 17	Cash on hand Oct. 31, 1899,	73 50
taxes paid,	58 43		
Cash on hand Oct. 31, 1898,	4,146 58		
	$52,799 50		$52,799 50

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$63,150 00	6.30 per cent.	$3,700 00	6.90 per cent.	$400 00	6.30 per cent.
2,250 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	5	$197 12	19	$3,745 28	Dues capital, as per general ledger, . .	$68,017 00
Nov., 1888, .	6	185 46	12	2,225 52		
May, 1889, .	7	174 14	1	174 14	Profits capital, as per general ledger, . .	13,848 90
Nov., 1889, .	8	163 16	11	1,794 76		
May, 1890, .	9	152 50	21	3,202 50	Unpaid dues, . .	893 00
Nov., 1890, .	10	142 15	23	3,269 45		
May, 1891, .	11	132 12	31	4,095 72		
Nov., 1891, .	12	122 39	42	5,140 38		
May, 1892, .	13	112 94	45	5,082 30		
Nov., 1892, .	14	103 76	74	7,678 24		
May, 1893, .	15	94 84	45	4,267 80		
Nov., 1893, .	16	86 18	64	5,515 52		
May, 1894, .	17	77 77	41	3,188 57		
Nov., 1894, .	18	69 61	99	6,891 39		
May, 1895, .	19	61 68	109	6,723 12		
Nov., 1895, .	20	54 00	45	2,430 00		
May, 1896, .	21	46 53	102	4,746 06		
Nov., 1896, .	22	39 29	91	3,575 39		
May, 1897, .	23	32 25	91	2,934 75		
Nov., 1897, .	24	25 41	110	2,795 10		
May, 1898, .	25	18 78	91	1,708 98		
Nov., 1898, .	26	12 34	55	678 70		
May, 1899, .	27	6 09	147	895 23		
Total, ...				$82,758 90	Total, . . .	$82,758 90

Number of shares issued during the year, ... 212
Number of shares now in force, ... 1,369
Number of shares now borrowed upon, ... 367
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 177
Number of shares forfeited during the year, ... 12
Number of shares retired during the year, ... 236
Number of shares matured during the year, ... 11
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, ... 60
Present number of members, ... 302
Present number of borrowers, ... 64
Present number of non-borrowers, ... 238
Number of loans secured by first mortgage of real estate, . . . 75
Number of loans on shares, ... 5
Largest loan to any one member, ... $3,600 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 390 06
Date of examination by commissioner: August 29.

MARLBOROUGH CO-OPERATIVE BANK — MARLBOROUGH.

Incorporated April 16, 1890. Commenced business May 1, 1890.

CHARLES F. ROBINSON, *President.* C. B. RUSSELL, *Secretary and Treasurer.*

Names of security committee:

JOHN S. FAY, E. O. BRIGHAM,
M. J. BUCKLEY, J. E. WARREN,
W. H. HILL.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$110,150 00	Dues capital,	$116,731 00
Loans on shares,	8,380 00	Profits capital (all series),	18,596 28
Temporary expense account,	271 89	Interest,	3,250 21
Real estate by foreclosure,	5,831 11	Premiums,	48 31
Unpaid interest,	798 64	Fines,	221 01
Unpaid premiums,	16 97	Withdrawal profits,	153 65
Unpaid fines,	140 37	Forfeiture profits,	11 07
Furniture and fixtures,	150 00	Guaranty fund,	879 44
Real estate expense,	34 93	Surplus,	1,003 48
Tax account,	216 22	Rents,	209 50
Note of town of Wellesley,	5,000 00		
Cash in hands of treasurer,	10,113 82		
	$141,103 95		$141,103 95

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$27,742 00	For real estate loans,	$21,600 00
interest,	6,638 22	share loans,	6,790 00
premiums,	106 73	dues capital withdrawn,	14,269 00
fines,	420 00	dues capital forfeited,	1,136 00
transfer fees,	2 00	dues capital retired,	23,003 00
real estate loans repaid,	20,250 00	profits capital withdrawn,	1,889 70
real estate loans eliminated by foreclosure,	10,000 00	profits capital forfeited,	134 22
share loans repaid,	7,700 00	profits capital retired,	4,753 98
withdrawal profits,	378 74	temporary expenses,	518 85
forfeiture profits,	26 87	forfeited shares,	637 92
forfeited shares,	637 92	tax account,	484 12
rents,	279 40	real estate expense,	49 72
agreements,	50	town notes,	5,000 00
tax account,	311 70	real estate by foreclosure,	7,231 72
real estate by foreclosure,	4,539 00	Cash on hand Oct. 31, 1899,	10,113 82
Cash on hand Oct. 31, 1898,	18,578 97		
	$97,612 05		$97,612 05

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$87,600 00	5.00 per cent.	$21,550 00	6.30 per cent.	$5,110 00	5.00 per cent.
450 00	5.25 "	150 00	7.75 "	220 00	5.25 "
400 00	6.00 "			2,860 00	6.30 "
				60 00	7.20 "
				100 00	7.50 "
				30 00	7.75 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1890, .	1	$147 51	94	$13,865 94	Dues capital, as per general ledger, . . .	$116,731 00
Nov., 1890, .	2	137 53	72	9,902 16		
May, 1891, .	3	127 83	49	6,263 67	Profits capital, as per general ledger, . .	18,596 28
Nov., 1891, .	4	118 42	75	8,881 50		
May, 1892, .	5	109 28	96	10,490 88	Unpaid dues, . .	1,311 00
Nov., 1892, .	6	100 41	15	1,506 15		
May, 1893, .	7	91 80	130	11,934 00		
Nov., 1893, .	8	83 44	53	4,422 32		
May, 1894, .	9	75 31	175	13,179 25		
Nov., 1894, .	10	67 44	194	13,083 36		
May, 1895, .	11	59 78	154	9,206 12		
Nov., 1895, .	12	52 36	205	10,733 80		
May, 1896, .	13	45 15	134	6,050 10		
Nov., 1896, .	14	38 14	117	4,462 38		
May, 1897, .	15	31 34	148	4,638 32		
Nov., 1897, .	16	24 74	143	3,537 82		
May, 1898, .	17	18 33	95	1,741 35		
Nov., 1898, .	18	12 09	124	1,499 16		
May, 1899, .	19	6 00	200	1,200 00		
Dues paid in advance, . . .				40 00		
Total, ...				$136,638 28	Total, . . .	$136,638 28

Number of shares issued during the year, ... 334
Number of shares now in force, ... 2,273
Number of shares now borrowed upon, ... 800
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 343
Number of shares forfeited during the year, ... 51
Number of shares retired during the year, ... 339
Highest rate of premium or interest received on money sold during the year: 5 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, ... 72
Present number of members, ... 375
Present number of borrowers, ... 129
Present number of non-borrowers, ... 246
Number of loans secured by first mortgage of real estate, . . . 114
Number of loans on shares, ... 57
Largest loan to any one member, ... $4,600 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 536 85
Date of examination by commissioner: April 6.

MECHANICS' CO-OPERATIVE BANK—TAUNTON.

Incorporated Sept. 14, 1877. Commenced business Sept. 17, 1877.

WILLIAM H. LEWIS, *President.* EDWARD S. HERSEY, *Secretary.*
EDWIN H. KNOWLES, *Treasurer.*

Names of security committee:

CYRUS SAVAGE, WILLIAM H. PLEADWELL,
J. J. GREEN, Jr.

Regular meetings the first Monday after the fifteenth of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$415,500 00	Dues capital,	$359,536 00
Loans on shares,	15,970 00	Profits capital (all series),	75,343 11
Temporary expense account,	506 24	Interest,	6,393 31
Real estate by foreclosure,	3,934 23	Premiums,	333 57
Unpaid interest,	5,394 60	Fines,	22 86
Unpaid premiums,	366 76	Guaranty fund,	1,783 03
Unpaid fines,	852 30	Surplus,	3,254 30
Unpaid dues,	7,085 00	Forfeited share account,	15 98
Cash in hands of treasurer,	4,772 60	Advance payments,	4,748 43
		Matured share account,	2,951 14
	$454,381 73		$454,381 73

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$80,891 00	For real estate loans,	$113,110 00
interest,	20,221 46	share loans,	16,335 00
premiums,	1,004 09	dues capital withdrawn,	51,115 00
fines,	34 37	dues capital forfeited,	399 00
real estate loans repaid,	99,780 00	dues capital retired,	13,197 00
real estate loans eliminated by foreclosure,	5,100 00	dues capital matured,	20,383 00
		profits capital withdrawn,	9,796 11
real estate loans eliminated by maturity of shares,	3,600 00	profits capital forfeited,	9 98
		profits capital retired,	4,194 67
share loans repaid,	16,490 00	profits capital matured,	8,914 16
forfeited shares,	408 98	temporary expenses,	1,513 28
real estate by foreclosure,	3,673 73	forfeited shares,	567 30
		interest on retired shares,	435 44
matured share account,	29,656 16	real estate by foreclosure,	5,488 57
suspense account,	13,834 52	matured share account,	26,705 02
advance payments,	16,852 78	interest on matured shares,	359 00
guaranty fund,	20 32	advance payments,	15,773 15
Cash on hand Oct. 31, 1898,	1,731 88	guaranty fund,	231 01
		Cash on hand Oct. 31, 1899,	4,772 60
	$293,299 29		$293,299 29

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$415,500 00	6.30 per cent.	-	-	$15,970 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1888, .	14	$190 85	81	$15,458 85	Dues capital, as per general ledger, . .	$359,536 00
Jan., 1889, .	15	179 54	120	21,544 80		
July, 1889, .	16	168 36	101	17,004 36	Profits capital, as per general ledger, . .	75,343 11
Jan., 1890, .	17	157 54	156	24,576 24		
July, 1890, .	18	147 03	123	18,084 69		
Jan., 1891, .	19	136 90	384	52,569 60		
July, 1891, .	20	127 06	308	39,134 48		
Jan., 1892, .	21	117 52	56	6,581 12		
July, 1892, .	22	108 26	440	47,634 40		
Jan., 1893, .	23	99 27	96	9,529 92		
July, 1893, .	24	90 55	282	25,535 10		
Jan., 1894, .	25	82 12	222	18,230 64		
July, 1894, .	26	73 93	163	12,050 59		
Jan., 1895, .	27	65 97	489	32,259 33		
July, 1895, .	28	58 24	175	10,192 00		
Jan., 1896, .	29	50 74	328	16,642 72		
July, 1896, .	30	43 46	221	9,604 66		
Jan., 1897, .	31	36 39	284	10,334 76		
July, 1897, .	32	29 52	312	9,210 24		
Jan., 1898, .	33	22 85	1,025	23,421 25		
July, 1898, .	34	16 38	322	5,274 36		
Jan., 1899, .	35	10 10	410	4,141 00		
July, 1899, .	36	4 00	1,466	5,864 00		
Total, ...				$434,879 11	Total, . . .	$434,879 11

Number of shares issued during the year, ...	2,008
Number of shares now in force, ...	7,564
Number of shares now borrowed upon, ...	2,500
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	1,033
Number of shares forfeited during the year, ...	17
Number of shares retired during the year, ...	118
Number of shares matured during the year, ...	146
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.	
Lowest rate of premium or interest received on money sold during the year: 6 3-10 per cent.	
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.	
Number of members withdrawn during the year, ...	105
Present number of members, ...	1,094
Present number of borrowers, ...	388
Present number of non-borrowers, ...	706
Number of loans secured by first mortgage of real estate, . . .	331
Number of loans on shares, ...	57
Largest loan to any one member, ...	$5,000 00
Smallest loan to any one member, ...	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	1,631 92
Date of examination by commissioner: May 15.	

MEDFORD CO-OPERATIVE BANK—MEDFORD.

Incorporated June 21, 1886. Commenced business July 7, 1886.

DANA I. MCINTIRE, *President.* JAMES S. STURTEVANT, *Secretary and Treasurer.*

Names of security committee:

CHARLES S. TAYLOR, JOSEPH E. OBER,
LEWIS H. LOVERING, WALTER F. CUSHING,
JOHN A. SULLIVAN.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$285,400 00	Dues capital,	$271,360 00
Loans on shares,	24,100 00	Profits capital (all series),	58,582 08
Permanent expense account,	200 00	Guaranty fund,	1,953 19
Real estate by foreclosure,	2,849 13	Surplus,	3,122 98
Unpaid interest,	905 47	Forfeited share account,	2 16
Unpaid premiums,	55 00		
Unpaid fines,	97 15		
Cash in hands of treasurer,	21,413 66		
	$335,020 41		$335,020 41

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$71,928 00	For real estate loans,	$52,100 00
interest,	17,958 48	share loans,	18,000 00
premiums,	990 50	dues capital withdrawn,	30,567 00
fines,	394 47	dues capital forfeited,	65 00
transfer fees,	5 25	dues capital retired,	14,407 00
real estate loans repaid,	48,800 00	dues capital matured,	18,525 00
real estate loans eliminated by foreclosure,	2,600 00	profits capital withdrawn,	5,322 94
		profits capital forfeited,	5 46
real estate loans eliminated by maturity of shares,	9,000 00	profits capital retired,	2,724 60
		profits capital matured,	8,944 27
share loans repaid,	6,400 00	temporary expenses,	1,315 92
withdrawal profits,	1,332 57	permanent expenses,	8 00
forfeiture profits,	1 36	forfeited shares,	60 00
rents,	108 00	real estate by foreclosure,	2,849 13
Cash on hand Oct. 31, 1898,	16,790 55	interest repaid,	1 00
		premium repaid,	20
		Cash on hand Oct. 31, 1899,	21,413 66
	$176,309 18		$176,309 18

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$178,800 00	5.00 per cent.	$14,700 00	6.60 per cent.	$4,600 00	5.00 per cent.
91,900 00	6.30 "			19,300 00	6.30 "
				200 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	5	$204 30	58	$11,849 40	Dues capital, as per general ledger, . . .	$271,360 00
Nov., 1888, .	6	191 96	44	8,446 24		
May, 1889, .	7	179 87	63	11,331 81	Profits capital, as per general ledger, . .	58,582 08
Nov., 1889, .	8	168 38	55	9,260 90		
May, 1890, .	9	157 13	65	10,213 45	Unpaid dues, . .	1,186 00
Nov., 1890, .	10	146 26	123	17,989 98		
May, 1891, .	11	135 68	128	17,367 04		
Nov., 1891, .	12	125 47	123	15,432 81		
May, 1892, .	13	115 59	133	15,373 47		
Nov., 1892, .	14	105 94	110	11,653 40		
May, 1893, .	15	96 79	145	14,034 55		
Nov., 1893, .	16	87 84	214	18,797 76		
May, 1894, .	17	79 17	298	23,592 66		
Nov., 1894, .	18	70 77	226	15,994 02		
May, 1895, .	19	62 73	376	23,586 48		
Nov., 1895, .	20	54 83	320	17,545 60		
May, 1896, .	21	47 08	535	25,187 80		
Nov., 1896, .	22	39 69	310	12,303 90		
May, 1897, .	23	32 52	571	18,568 92		
Nov., 1897, .	24	25 60	539	13,798 40		
May, 1898, .	25	18 89	474	8,953 86		
Nov., 1898, .	26	12 39	517	6,405 63		
May, 1899, .	27	6 10	540	3,294 00		
Dues paid in advance, . . .				146 00		
Total, ...				$331,128 08	Total, . . .	$331,128 08

Number of shares issued during the year, ... 1,068
Number of shares now in force, ... 5,967
Number of shares now borrowed upon, ... 2,133
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 706
Number of shares forfeited during the year, ... 13
Number of shares retired during the year, ... 229
Number of shares matured during the year, ... 134
Highest rate of premium or interest received on money sold during the year: 6 6-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3¼ per cent.; 2d term, 3 per cent.

Number of members withdrawn during the year,	92	
Present number of members,	619	
Present number of borrowers,	185	
Present number of non-borrowers,	434	
Number of loans secured by first mortgage of real estate,	164	
Number of loans on shares,	82	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,373 92

Date of examination by commissioner: May 18.

MELROSE CO-OPERATIVE BANK — MELROSE.

Incorporated April 4, 1890. Commenced business April 20, 1890.

LEVI S. GOULD, *President.* CHARLES G. SCHAEDEL, *Secretary.*
JOHN P. DEERING, *Treasurer.*

Names of security committee:

NORMAN F. HESSELTINE, STEPHEN A. LOVEJOY,
GEO. W. FARNSWORTH.

Regular meetings the first Friday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$28,950 00	Dues capital,	$37,299 00
Loans on shares,	6,060 00	Profits capital (all series),	5,617 50
Permanent expense account,	69 66	Interest,	39 33
Temporary expense account,	19 60	Withdrawal profits,	62 71
Real estate by foreclosure,	8,108 56	Forfeiture profits,	2 64
Unpaid premiums,	14 20	Guaranty fund,	246 35
Unpaid fines,	12 13	Surplus,	340 46
Cash in hands of treasurer,	384 14	Forfeited share account,	10 30
	$43,618 29		$43,618 29

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$8,559 00	For real estate loans,	$12,250 00
interest,	1,934 89	share loans,	2,180 00
premiums,	94 00	dues capital withdrawn,	5,988 00
fines,	66 01	dues capital forfeited,	519 00
transfer fees,	25	profits capital withdrawn,	803 15
real estate loans eliminated by foreclosure,	3,000 00	profits capital forfeited,	51 54
share loans repaid,	1,720 00	temporary expenses,	200 47
withdrawal profits,	220 55	permanent expenses,	60 00
forfeiture profits,	12 90	repairs, taxes, etc., on foreclosed real estate,	557 04
sale of safe,	87 50	legal expenses on bond suit,	4 20
cash from ex-treasurer,	15 00	real estate by foreclosure,	2,712 45
rents,	664 70	surplus charged off to adjust loss,	472 14
real estate by foreclosure,	2,712 45	profits charged off to adjust loss,	1,084 91
taxes repaid,	75 79	Cash on hand Oct. 31, 1899,	384 14
loss adjusted,	4,257 05		
Cash on hand Oct. 31, 1898,	3,846 95		
	$27,267 04		$27,267 04

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,700 00	5.00 per cent.	$1,900 00	6.60 per cent.	$4,750 00	5.00 per cent.
550 00	5.50 "	1,500 00	6.90 "	1,310 00	6.00 "
14,500 00	6.00 "	1,200 00	7.20 "		
1,200 00	6.30 "	1,400 00	7.80 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1890, .	1	$141 10	70	$9,877 00	Dues capital, as per general ledger, . .	$37,299 00
July, 1890, .	2	136 56	10	1,365 60		
Oct., 1890, .	3	132 07	20	2,641 40	Profits capital, as per general ledger, . .	5,617 50
Jan., 1891, .	4	127 66	28	3,574 48		
April, 1891, .	5	123 30	3	369 90	Unpaid dues, . .	223 00
July, 1891, .	6	118 97	5	594 85		
Oct., 1891, .	7	114 70	9	1,032 30		
April, 1892, .	9	106 36	6	638 16		
July, 1892, .	10	102 27	12	1,227 24		
Oct., 1892, .	11	98 23	5	491 15		
Jan., 1893, .	12	94 27	8	754 16		
April, 1893, .	13	90 31	20	1,806 20		
July, 1893, .	14	86 41	32	2,765 12		
Oct., 1893, .	15	82 56	12	990 72		
Jan., 1894, .	16	78 77	10	787 70		
April, 1894, .	17	75 03	2	150 06		
July, 1894, .	18	71 32	5	356 60		
Jan., 1895, .	20	64 04	7	448 28		
April, 1895, .	21	60 43	41	2,477 63		
Oct., 1895, .	22	53 35	53	2,827 55		
April, 1896, .	23	46 43	39	1,810 77		
Oct., 1896, .	24	39 63	42	1,664 46		
April, 1897, .	25	32 97	49	1,615 53		
Oct., 1897, .	26	26 30	29	762 70		
April, 1898, .	27	19 73	28	552 44		
Oct., 1898, .	28	13 33	41	546 53		
April, 1899, .	29	7 09	133	942 97		
Oct., 1899, .	30	1 00	66	66 00		
Dues paid in advance, . . .				2 00		
Total, ...				$43,139 50	Total, . . .	$43,139 50

Number of shares issued during the year, ... 222
Number of shares now in force, ... 785
Number of shares now borrowed upon, ... 242
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 116
Number of shares forfeited during the year, ... 15
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.

Rate of profits distributed : 1st term, 2½ per cent.; 2d term, 2½ per cent.		
Number of members withdrawn during the year,	24	
Present number of members,	111	
Present number of borrowers,	32	
Present number of non-borrowers,	79	
Number of loans secured by first mortgage of real estate,	23	
Number of loans on shares,	9	
Largest loan to any one member,		$3,150 00
Smallest loan to any one member,		100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		227 97
Date of examination by commissioner: February 25.		

MERCHANTS' CO-OPERATIVE BANK—BOSTON.

Incorporated Dec. 21, 1881. Commenced business February, 1882.

JOHN S. F. HUDDLESTON, *President.* ALBERT E. DUFFILL, *Secretary and Treasurer.*

Names of security committee:

GEORGE T. BOSSON, ALBERT S. PARSONS,
EDWARD STODDARD, FRANK M. PERRY,
JOHN BUTLAND.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$1,033,271 97	Dues capital,	$971,610 00
Loans on shares,	52,390 00	Profits capital (all series),	140,570 80
Temporary expense account,	1,797 65	Interest,	18,504 90
Real estate by foreclosure,	17,526 43	Premiums,	384 39
Tax account,	96 54	Fines,	485 46
Personal accounts,	3,798 18	Transfer fees,	7 00
Cash in hands of treasurer,	38,124 51	Withdrawal profits,	1,258 62
		Guaranty fund,	7,974 88
		Surplus,	5,590 79
		Forfeited share account,	245 86
		Personal account,	300 00
		Suspense account,	72 58
	$1,147,005 28		$1,147,005 28

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$305,640 00	For real estate loans,	$178,454 00
interest,	61,325 12	share loans,	67,300 00
premiums,	1,812 37	dues capital withdrawn,	117,481 00
fines,	2,823 45	dues capital forfeited,	1,786 00
transfer fees,	17 00	dues capital retired,	136,864 00
real estate loans repaid,	140,899 13	dues capital matured,	19,198 00
real estate loans eliminated by foreclosure,	11,428 00	profits capital withdrawn,	17,353 86
		profits capital forfeited,	245 56
real estate loans eliminated by maturity of shares,	10,050 00	profits capital retired,	33,048 71
		profits capital matured,	8,754 33
share loans repaid,	54,510 00	temporary expenses,	5,012 05
withdrawal profits,	2,848 88	forfeited shares,	1,821 93
forfeiture profits,	58 23	interest on retired shares,	2,447 13
forfeited shares,	1,926 67	withdrawal profits,	20
expense repaid,	19 17	suspense account,	350 45
profit and loss account,	147 97	surplus account,	66 00
profits returned,	20	guaranty fund,	2,314 33
taxes repaid,	568 27	taxes advanced,	614 99
real estate by foreclosure,	28,134 29	real estate by foreclosure,	16,073 12
suspense account,	394 04	Cash on hand Oct. 31, 1899,	38,124 51
Cash on hand Oct. 31, 1898,	24,707 38		
	$647,310 17		$647,310 17

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$597,096 00	5.00 per cent.	$46,400 00	6.60 per cent.	$36,750 00	5.00 per cent.
112,150 00	5.25 "	4,850 00	6.90 "	11,850 00	5.25 "
4,110 00	5.50 "	600 00	7.20 "	700 00	5.50 "
14,615 97	6.00 "	3,600 00	7.50 "	3,030 00	6.30 "
248,850 00	6.30 "	1,000 00	8.10 "	60 00	7.20 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1883, .	15	$185 88	108	$20,075 04	Dues capital, as per general ledger, . . .	$971,610 00
June, 1889, .	16	174 00	143	24,882 00		
Dec., 1889, .	17	162 55	85	13,816 75	Profits capital, as per general ledger, . .	140,570 80
June, 1890, .	18	151 45	104	15,750 80		
Dec., 1890, .	19	140 77	132	18,581 64	Unpaid dues, . .	8,926 00
June, 1891, .	20	130 44	170	22,174 80		
Dec., 1891, .	21	120 47	343	41,321 21		
June, 1892, .	22	110 81	465	51,526 65		
Dec , 1892, .	23	101 46	691	70,108 86		
June, 1893, .	24	92 46	596	55,106 16		
Dec., 1893, .	25	83 75	1,124	94,135 00		
June, 1894, .	26	75 35	993	74,822 55		
Dec., 1894, .	27	67 23	1,058	71,129 34		
June, 1895, .	28	59 37	1,530	90,836 10		
Dec., 1895, .	29	51 79	1,780	92,186 20		
June, 1896, .	30	44 46	1,878	83,495 88		
Dec., 1896, .	31	37 37	1,976	73,843 12		
June, 1897, .	32	30 49	2,400	73,176 00		
Dec., 1897, .	33	23 83	2,865	68,272 95		
June, 1898, .	34	17 37	1,795	31,179 15		
Dec., 1898, .	35	11 10	2,386	26,484 60		
June, 1899, .	36	5 00	1,428	7,140 00		
Dues paid in advance, . . .				1,062 00		
Total, ...				$1,121,106 80	Total, . . .	$1,121,106 80

Number of shares issued during the year, ...	4,411
Number of shares now in force, ...	24,050
Number of shares now borrowed upon, ...	7,187
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	3,646
Number of shares forfeited during the year, ...	112
Number of shares retired during the year, ...	1,747
Number of shares matured during the year, ...	141
Highest rate of premium or interest received on money sold during the year: 5½ per cent.	
Lowest rate of premium or interest received on money sold during the year: 5 per cent.	
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 2¾ per cent.	
Number of members withdrawn during the year, ...	435
Present number of members, ...	2,596
Present number of borrowers, ...	656
Present number of non-borrowers, ...	1,940
Number of loans secured by first mortgage of real estate, . . .	485
Number of loans on shares, ...	253
Largest loan to any one member, ...	$5,000 00
Smallest loan to any one member, ...	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	4,992 88
Date of examination by commissioner: November 27.	

MERRIMACK CO-OPERATIVE BANK—LAWRENCE.

Incorporated April 2, 1892. Commenced business April 28, 1892.

J. J. Mahoney, *President.* C. J. Corcoran, *Secretary.*

C. A. McCarthy, *Treasurer.*

Names of security committee:

M. F. Sullivan, H. J. McQueeney.

Regular meetings the first Friday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$42,100 00	Dues capital,	$35,918 00
Loans on shares,	1,810 00	Profits capital (all series),	6,233 79
Permanent expense account,	314 64	Guaranty fund,	409 10
Unpaid interest,	261 00	Surplus,	1,494 43
Unpaid premiums,	10 25	Forfeited share account,	1,038 32
Unpaid fines,	86 78		
Cash in hands of secretary,	494 89		
Cash in hands of treasurer,	16 08		
	$45,093 64		$45,093 64

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$10,754 00	For real estate loans,	$16,400 00
interest,	2,225 35	share loans,	2,005 00
premiums,	104 85	dues capital withdrawn,	3,969 00
fines,	142 87	dues capital forfeited,	642 00
real estate loans repaid,	4,700 00	profits capital withdrawn,	425 75
share loans repaid,	2,110 00	profits capital forfeited,	107 75
withdrawal profits,	101 91	temporary expenses,	74 98
forfeiture profits,	26 91	forfeited shares,	353 70
forfeited shares,	716 12	Cash on hand Oct. 31, 1899,	510 97
Cash on hand Oct. 31, 1898,	3,607 14		
	$24,489 15		$24,489 15

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,600 00	6.00 per cent.	$32,500 00	6.30 per cent.	$1,050 00	6.00 per cent.
				760 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1892, .	1	$113 31	150	$16,996 50	Dues capital, as per gen-	
May, 1893, .	3	95 24	28	2,666 72	eral ledger, . .	$35,918 00
Nov., 1893, .	4	86 56	20	1,731 20	Profits capital, as per	
May, 1894, .	5	78 13	29	2,265 77	general ledger, . .	6,233 79
Nov., 1894, .	6	69 93	31	2,167 83	Unpaid dues, . . .	538 00
May, 1895, .	7	61 97	13	805 61		
Nov., 1895, .	8	54 24	16	867 84		
May, 1896, .	9	46 74	82	3,832 68		
Nov., 1896, .	10	39 46	66	2,604 36		
May, 1897, .	11	32 39	109	3,530 51		
Nov., 1897, .	12	25 52	82	2,092 64		
May, 1898, .	13	18 85	65	1,225 25		
Nov., 1898, .	14	12 38	66	817 08		
May, 1899, .	15	6 10	178	1,085 80		
Total, ...				$42,689 79	Total, . . .	$42,689 79

Number of shares issued during the year, ... 244
Number of shares now in force, ... 935
Number of shares now borrowed upon, ... 230
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 135
Number of shares forfeited during the year, ... 16
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 21
Present number of members, ... 110
Present number of borrowers, ... 51
Present number of non-borrowers, ... 59
Number of loans secured by first mortgage of real estate, . . . 38
Number of loans on shares, ... 15
Largest loan to any one member, ... $3,500 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 141 95
Date of examination by commissioner: February 24.

MIDDLEBOROUGH CO-OPERATIVE BANK — MIDDLEBOROUGH.

Incorporated May 1, 1889. Commenced business May 21, 1889.

W. H. Southworth, *President.* Joseph E. Beals, *Secretary and Treasurer.*

Names of security committee:

Warren H. Southworth, Cornelius H. Leonard,
Henry W. Sears.

Regular meetings the third Tuesday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$149,650 00	Dues capital,	$136,216 00
Loans on shares,	2,100 00	Profits capital (all series),	28,381 16
Real estate by foreclosure,	1,063 92	Interest,	3 50
Unpaid interest,	442 75	Premiums,	18
Unpaid premiums,	20 05	Guaranty fund,	605 00
Unpaid fines,	55 10	Surplus,	2,114 45
Furniture and fixtures,	70 00		
Mortgage,	3,250 00		
Cash in hands of treasurer,	10,668 47		
	$167,320 29		$167,320 29

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$34,906 00	For real estate loans,	$49,779 10
interest,	9,392 18	share loans,	2,650 00
premiums,	343 85	dues capital withdrawn,	18,443 00
fines,	338 81	dues capital forfeited,	513 00
transfer fees,	1 00	dues capital retired,	5,118 00
real estate loans repaid,	24,900 00	profits capital withdrawn,	3,770 33
real estate loans eliminated by foreclosure,	12,200 00	profits capital forfeited,	51 24
share loans repaid,	2,450 00	profits capital retired,	1,652 08
withdrawal profits,	143 58	temporary expenses,	669 99
forfeiture profits,	9 23	forfeited shares,	771 42
forfeited shares,	771 42	interest on retired shares,	43 40
temporary expense account,	13 50	real estate by foreclosure,	12,065 71
real estate by foreclosure,	14,594 84	mortgage,	3,250 00
Cash on hand Oct. 31, 1898,	9,381 33	Cash on hand Oct. 31, 1899,	10,668 47
	$109,445 74		$109,445 74

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$64,150 00	6 00 per cent.	$150 00	6.60 per cent.	$1,950 00	6.00 per cent.
85,350 00	6.30 "			150 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	1	$175 25	63	$11,040 75	Dues capital, as per general ledger, . .	$136,216 00
Nov., 1889, .	2	164 23	46	7,554 58		
May, 1890, .	3	153 52	79	12,128 08	Profits capital, as per general ledger, . .	28,381 16
Nov., 1890, .	4	143 12	69	9,875 28		
May, 1891, .	5	133 03	52	6,917 56	Unpaid dues, . .	746 00
Nov., 1891, .	6	123 20	64	7,884 80		
May, 1892, .	7	113 65	115	13,069 75		
Nov., 1892, .	8	104 41	67	6,995 47		
May, 1893, .	9	95 43	78	7,443 54		
Nov., 1893, .	10	86 71	59	5,115 89		
May, 1894, .	11	78 25	131	10,250 75		
Nov., 1894, .	12	70 03	166	11,624 98		
May, 1895, .	13	62 05	136	8,438 80		
Nov., 1895, .	14	54 29	165	8,957 85		
May, 1896, .	15	46 78	127	5,941 06		
Nov., 1896, .	16	39 49	233	9,201 17		
May, 1897, .	17	32 40	224	7,257 60		
Nov., 1897, .	18	25 52	191	4,874 32		
May, 1898, .	19	18 85	311	5,862 35		
Nov., 1898, .	20	12 38	216	2,674 08		
May, 1899, .	21	6 10	325	1,982 50		
Dues paid in advance, . . .				252 00		
Total, ...				$165,343 16	Total, . . .	$165,343 16

Number of shares issued during the year, ... 602
Number of shares now in force, ... 2,917
Number of shares now borrowed upon, ... 845
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 377
Number of shares forfeited during the year, ... 62
Number of shares retired during the year, ... 46
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 48
Present number of members, ... 485
Present number of borrowers, ... 129
Present number of non-borrowers, ... 356
Number of loans secured by first mortgage of real estate, . . . 153
Number of loans on shares, ... 14
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 656 49
Date of examination by commissioner: April 25.

MIDDLESEX CO-OPERATIVE BANK—LOWELL.

Incorporated Nov. 2, 1892. Commenced business Nov. 3, 1892.

JESSE H. SHEPARD, *President.* WILLIAM D. BROWN, *Secretary and Treasurer.*

Names of security committee:

WM. M. SHERWELL, GEORGE A. ROPER,
JOHN M. KINGSBURY.

Regular meetings the last Friday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$100,900 00	Dues capital,	$106,040 00
Loans on shares,	7,525 00	Profits capital (all series),	16,888 22
Permanent expense account,	80 00	Guaranty fund,	227 06
Unpaid interest,	445 25	Surplus,	855 82
Unpaid premiums,	32 20		
Unpaid fines,	45 55		
Cash in hands of treasurer,	14,983 10		
	$124,011 10		$124,011 10

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$32,885 00	For real estate loans,	$25,700 00
interest,	6,644 53	share loans,	4,870 00
premiums,	374 00	dues capital withdrawn,	15,313 00
fines,	259 58	profits capital withdrawn,	2,265 16
real estate loans repaid,	12,800 00	temporary expenses,	410 30
share loans repaid,	2,995 00	Cash on hand Oct. 31, 1899,	14,983 10
withdrawal profits,	200 11		
Cash on hand Oct. 31, 1898,	7,383 34		
	$63,541 56		$63,541 56

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$94,200 00	6.30 per cent.	$200 00	6.90 per cent.	$7,025 00	6.30 per cent.
6,150 00	6.60 "	350 00	8.40 "	500 00	6.90 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1892,	1	$105 17	213	$22,401 21	Dues capital, as per general ledger,	$106,040 00
May, 1893,	2	96 03	93	8,930 79		
Nov., 1893,	3	87 18	126	10,984 68	Profits capital, as per general ledger,	16,888 22
May, 1894,	4	78 60	151	11,868 60		
Nov., 1894,	5	70 29	229	16,096 41	Unpaid dues,	622 00
May, 1895,	6	62 22	71	4,417 62		
Nov., 1895,	7	54 42	220	11,972 40		
May, 1896,	8	46 88	172	8,063 36		
Nov., 1896,	9	39 54	141	5,575 14		
May, 1897,	10	32 43	153	4,961 79		
Nov., 1897,	11	25 53	337	8,603 61		
May, 1898,	12	18 85	203	3,826 55		
Nov., 1898,	13	12 38	227	2,810 26		
May, 1899,	14	6 10	498	3,037 80		
Total,				$123,550 22	Total,	$123,550 22

Number of shares issued during the year, ... 734
Number of shares now in force, ... 2,834
Number of shares now borrowed upon, ... 771
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 410
Highest rate of premium or interest received on money sold during the year: $6\frac{3}{10}$ per cent.
Lowest rate of premium or interest received on money sold during the year: $6\frac{3}{10}$ per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 44
Present number of members, ... 330
Present number of borrowers, ... 93
Present number of non-borrowers, ... 237
Number of loans secured by first mortgage of real estate, . . . 70
Number of loans on shares, ... 23
Largest loan to any one member, ... $2,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 430 30
Date of examination by commissioner: April 11.

MILFORD CO-OPERATIVE BANK — MILFORD.

Incorporated March 31, 1887. Commenced business April 1, 1887.

R. C. Eldridge, *President.* W. S. V. Cooke, *Secretary and Treasurer.*

Names of security committee:

Clinton R. Scott, Lucius E. Heath,
Chester L. Clark, Daniel J. Cronan.

Regular meetings the first Monday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$213,590 00	Dues capital,	$189,776 00
Loans on shares,	9,940 00	Profits capital (all series),	34,733 48
Temporary expense account,	18 92	Interest,	1,068 58
Unpaid interest,	2,743 01	Fines,	28 76
Unpaid fines,	150 94	Transfer fees,	1 00
Cash in hands of treasurer,	1,945 42	Withdrawal profits,	45 71
		Guaranty fund,	1,425 00
		Surplus,	1,309 76
	$228,388 29		$228,388 29

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$46,485 00	For real estate loans,	$48,175 00
interest,	12,515 00	share loans,	6,165 00
fines,	335 09	dues capital withdrawn,	16,124 00
transfer fees,	7 00	dues capital retired,	17,194 00
real estate loans repaid,	31,083 00	dues capital matured,	4,497 00
real estate loans eliminated by maturity of shares,	6,100 00	profits capital withdrawn,	3,615 20
		profits capital retired,	5,104 65
		profits capital matured,	1,983 36
share loans repaid,	4,370 00	temporary expenses,	730 24
withdrawal profits,	279 89	municipality loan,	3,000 00
municipality loan,	3,000 00	Cash on hand Oct. 31, 1899,	1,945 42
Cash on hand Oct. 31, 1898,	4,358 89		
	$108,533 87		$108,533 87

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$150,915 00	6 per cent.	$3,125 00	6¾ per cent.	$8,515 00	6 per cent.
11,100 00	6⅛ "	400 00	6⅞ "	100 00	6⅛ "
21,050 00	6¼ "	1,000 00	7 "	1,125 00	6¼ "
7,900 00	6⅜ "	800 00	7⅛ "	200 00	7⅛ "
10,300 00	6½ "	1,400 00	7⅜ "		
5,600 00	6⅝ "				

Reconciliation of Share Account with Dues and Profits Capital

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	3	$198 98	14	$2,785 72	Dues capital, as per general ledger, . .	$189,776 00
Oct., 1888, .	4	187 29	19	3,558 51		
April, 1889, .	5	175 94	13	2,287 22	Profits capital, as per general ledger, . .	34,733 48
Oct., 1889, .	6	164 92	15	2,473 80		
April, 1890, .	7	154 22	13	2,004 86	Unpaid dues, . .	3,494 00
Oct., 1890, .	8	143 83	6	862 98		
April, 1891, .	9	133 75	50	6,687 50		
Oct., 1891, .	10	123 96	96	11,900 16		
April, 1892, .	11	114 46	162	18,542 52		
Oct., 1892, .	12	105 23	157	16,521 11		
April, 1893, .	13	96 27	245	23,586 15		
Oct., 1893, .	14	87 57	138	12,084 66		
April, 1894, .	15	79 13	360	28,486 80		
Oct., 1894, .	16	70 93	216	15,320 88		
April, 1895, .	17	62 97	232	14,609 04		
Oct., 1895, .	18	55 24	101	5,579 24		
April, 1896, .	19	47 74	204	9,738 96		
Oct., 1896, .	20	40 46	487	19,704 02		
April, 1897, .	21	33 39	526	17,563 14		
Oct., 1897, .	22	26 52	227	6,020 04		
April, 1898, .	23	19 85	225	4,466 25		
Oct., 1898, .	24	13 38	139	1,859 82		
April, 1899, .	25	7 10	151	1,072 10		
Oct., 1899, .	26	1 00	134	134 00		
Dues paid in advance, . . .				154 00		
Total, ...				$228,003 48	Total, . . .	$228,003 48

Number of shares issued during the year, ... 371
Number of shares now in force, ... 3,930
Number of shares now borrowed upon, ... 1,453
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 288
Number of shares retired during the year, ... 171
Number of shares matured during the year, ... 32
Highest rate of premium or interest received on money sold during the year: 6½ per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.

Number of members withdrawn during the year,	63	
Present number of members,	603	
Present number of borrowers,	227	
Present number of non-borrowers,	376	
Number of loans secured by first mortgage of real estate,	254	
Number of loans on shares,	49	
Largest loan to any one member,		$3,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		730 24

Date of examination by commissioner: May 25.

MT. WASHINGTON CO-OPERATIVE BANK—SOUTH BOSTON.

Incorporated June 20, 1893. Commenced business June 21, 1893.

THOMAS J. GIBLIN, *President.* JOHN M. SHEA, *Secretary and Treasurer.*

Names of security committee:

ALFRED F. MACDONALD, CHARLES P. MOONEY,
JOHN H. GIBLIN.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$71,700 00	Dues capital,	$76,568 00
Loans on shares,	9,613 00	Profits capital (all series),	7,825 47
Permanent expense account,	130 00	Interest,	2,403 65
Temporary expense account,	137 90	Premiums,	22 72
Unpaid interest,	344 02	Fines,	65 40
Unpaid premiums,	45	Withdrawal profits,	199 36
Unpaid fines,	35 24	Forfeiture profits,	4 60
Cash in hands of treasurer,	5,957 15	Guaranty fund,	132 42
		Surplus,	580 34
		Forfeited share account,	115 80
	$87,917 76		$87,917 76

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$28,135 00	For real estate loans,	$21,150 00
interest,	4,590 14	share loans,	7,263 00
premiums,	47 56	dues capital withdrawn,	14,435 00
fines,	130 36	dues capital forfeited,	340 00
transfer fees,	25	profits capital withdrawn,	1,212 65
real estate loans repaid,	7,350 00	profits capital forfeited,	39 55
share loans repaid,	4,572 00	temporary expenses,	273 70
withdrawal profits,	304 02	forfeited shares,	76 45
forfeiture profits,	9 90	surplus,	25
forfeited shares,	120 25	Cash on hand Oct. 31, 1899,	5,957 15
Cash on hand Oct. 31, 1898,	5,488 27		
	$50,747 75		$50,747 75

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,000 00	5.00 per cent.	$12,200 00	6.30 per cent.	$8,913 00	6.00 per cent.
58,500 00	6.00 "			700 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1893,	1	$91 08	184	$16,758 72	Dues capital, as per general ledger,	$76,568 00
Dec., 1893,	2	82 70	83	6,864 10		
June, 1894,	3	74 54	47	3,503 38	Profits capital, as per general ledger,	7,825 47
Dec., 1894,	4	66 64	83	5,531 12		
June, 1895,	5	58 98	83	4,895 34	Unpaid dues,	969 00
Oct., 1895,	6	53 98	101	5,451 98		
April, 1896,	7	46 66	287	13,391 42		
Oct., 1896,	8	39 55	183	7,237 65		
April, 1897,	9	32 65	208	6,791 20		
Oct., 1897,	10	25 95	240	6,228 00		
May, 1898,	11	18 38	157	2,885 66		
Nov., 1898,	12	12 10	339	4,101 90		
May, 1899,	13	6 00	282	1,692 00		
Dues paid in advance,				30 00		
Total,				$85,362 47	Total,	$85,362 47

Number of shares issued during the year, ... 726
Number of shares now in force, ... 2,277
Number of shares now borrowed upon, ... 816
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 636
Number of shares forfeited during the year, ... 20
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 60
Present number of members, ... 224
Present number of borrowers, ... 76
Present number of non-borrowers, ... 148
Number of loans secured by first mortgage of real estate, . . . 38
Number of loans on shares, ... 77
Largest loan to any one member, ... $4,200 00
Smallest loan to any one member, ... 20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 303 70
Date of examination by commissioner: June 9.

NEEDHAM CO-OPERATIVE BANK — NEEDHAM.

Incorporated April 21, 1892. Commenced business May 9, 1892.

ALBERT E. MILLER, *President*. W. G. MOSELEY, *Secretary and Treasurer*.

Names of security committee:

E. G. POND, JOHN MOSELEY,
F. G. CLEWS, F. G. TUTTLE,
HOWARD A. CROSSMAN.

Regular meetings the first Monday after the first Friday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$24,250 00	Dues capital,	$25,109 00
Loans on shares,	3,860 00	Profits capital (all series),	4,258 37
Cash in hands of treasurer,	1,904 16	Guaranty fund,	88 00
		Surplus,	558 79
	$30,014 16		$30,014 16

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$7,954 00	For real estate loans,	$7,300 00
interest,	1,563 17	share loans,	2,630 00
premiums,	84 75	dues capital withdrawn,	2,857 00
fines,	19 23	profits capital withdrawn,	473 83
transfer fees,	75	temporary expenses,	73 66
real estate loans repaid,	600 00	Cash on hand Oct. 31, 1899,	1,904 16
share loans repaid,	2,390 00		
withdrawal profits,	85 82		
Cash on hand Oct. 31, 1898,	2,540 93		
	$15,238 65		$15,238 65

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,850 00	6.30 per cent.	$1,400 00	6.60 per cent.	$3,860 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1892,	1	$113 46	75	$8,509 50	Dues capital, as per general ledger,	$25,109 00
Nov., 1892,	2	104 23	25	2,605 75		
May, 1893,	3	95 27	33	3,143 91	Profits capital, as per general ledger,	4,258 37
Nov., 1893,	4	86 57	6	519 42		
May, 1894,	5	78 13	7	546 91	Unpaid dues,	52 00
Nov., 1894,	6	69 93	31	2,167 83		
May, 1895,	7	61 97	37	2,292 89		
Nov., 1895,	8	54 24	12	650 88		
May, 1896,	9	46 74	41	1,916 34		
May, 1897,	11	32 39	102	3,303 78		
Nov., 1897,	12	25 52	19	484 88		
May, 1898,	13	18 85	76	1,432 60		
Nov., 1898,	14	12 38	66	817 08		
May, 1899,	15	6 10	166	1,012 60		
Dues paid in advance,				15 00		
Total,				$29,419 37	Total,	$29,419 37

Number of shares issued during the year, ... 262
Number of shares now in force, ... 696
Number of shares now borrowed upon, ... 180
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 86
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 19
Present number of members, ... 116
Present number of borrowers, ... 26
Present number of non-borrowers, ... 90
Number of loans secured by first mortgage of real estate, . . . 21
Number of loans on shares, ... 8
Largest loan to any one member, ... $2,400 00
Smallest loan to any one member, ... 130 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 73 66
Date of examination by commissioner: January 2.

NEW BEDFORD CO-OPERATIVE BANK—NEW BEDFORD.

Incorporated July 11, 1881. Commenced business Aug. 19, 1881.

GEORGE R. STETSON, *President.* CHARLES R. PRICE, *Secretary.*
EDGAR LORD, *Treasurer.*

Names of security committee:

BENJ. F. BROWNELL, LOT B. BATES,
WILLIAM A. KIRBY.

Regular meetings the third Friday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$271,963 25	Dues capital,	$242,100 00
Loans on shares,	13,575 00	Profits capital (all series),	53,417 00
Permanent expense account,	200 00	Guaranty fund,	4,957 48
Real estate by foreclosure,	2,746 14	Surplus,	3,429 98
Unpaid interest,	1,341 90	Forfeited share account,	133 64
Unpaid dues,	1,990 00	Due on mortgage loans,	497 99
Unpaid fines,	160 28	Personal accounts,	80 40
Suspense account,	22 00		
Personal accounts,	2,536 03		
Cash in hands of treasurer,	10,081 89		
	$304,616 49		$304,616 49

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$60,017 00	For real estate loans,	$53,875 00
interest,	18,145 39	share loans,	12,110 00
fines,	480 46	dues capital withdrawn,	43,050 00
transfer fees,	2 75	dues capital forfeited,	1,122 00
real estate loans repaid,	83,447 94	dues capital retired,	28,562 00
real estate loans eliminated by foreclosure,	1,700 00	dues capital matured,	10,601 00
		profits capital withdrawn,	7,516 79
real estate loans eliminated by maturity of shares,	1,275 00	profits capital forfeited,	329 43
		profits capital retired,	10,471 42
		profits capital matured,	4,565 32
share loans repaid,	13,435 00	temporary expenses,	1,913 58
withdrawal profits,	663 61	forfeited shares,	1,267 47
forfeiture profits,	19 94	interest on retired shares,	580 28
forfeited shares,	1,272 65	profit and loss,	20 37
uncompleted mortgage loans,	9,000 00	suspense account,	19 00
profit and loss,	1 50	uncompleted mortgage loans,	9,595 55
real estate by foreclosure,	1,497 95	real estate by foreclosure,	1,675 64
personal accounts,	6,709 24	personal accounts,	5,730 51
Cash on hand Oct. 31, 1898,	5,418 82	Cash on hand Oct. 31, 1899,	10,081 89
	$203,087 25		$203,087 25

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$45,475 00	5.50 per cent.	$6,000 00	6.60 per cent.	$7,335 00	5.50 per cent.
1,250 00	5.75 "	4,825 00	6.66 "	715 00	5.75 "
143,155 00	6.06 "	1,983 25	6.72 "	4,120 00	6.06 "
20,700 00	6.12 "	1,300 00	6.78 "	890 00	6.12 "
5,775 00	6.18 "	2,600 00	6.84 "	30 00	6.18 "
7,375 00	6.24 "	200 00	6.96 "	120 00	6.24 "
11,775 00	6.30 "	1,200 00	7.02 "	20 00	6.30 "
5,000 00	6.36 "	500 00	7.08 "	140 00	6.36 "
1,400 00	6.42 "	1,600 00	7.14 "	60 00	6.54 "
4,900 00	6.48 "	150 00	7.56 "	60 00	6.72 "
4,800 00	6.54 "			35 00	6.84 "
				50 00	6.96 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	15	$198 12	3	$594 36	Dues capital, as per general ledger, . .	$242,100 00
Nov., 1888, .	16	186 30	64	11,923 20		
May, 1889, .	17	174 84	107	18,707 88	Profits capital, as per general ledger, . .	53,417 00
Nov., 1889, .	18	163 75	118	19,322 50		
May, 1890, .	19	153 00	126	19,278 00		
Nov., 1890, .	20	142 60	127	18,110 20		
May, 1891, .	21	132 52	127	16,830 04		
Nov., 1891, .	22	122 74	145	17,797 30		
May, 1892, .	23	113 23	126	14,266 98		
Nov., 1892, .	24	104 03	148	15,396 44		
May, 1893, .	25	95 09	163	15,499 67		
Nov., 1893, .	26	86 40	214	18,489 60		
May, 1894, .	27	77 97	127	9,902 19		
Nov., 1894, .	28	69 79	181	12,631 99		
May, 1895, .	29	61 84	172	10,636 48		
Nov., 1895, .	30	54 13	218	11,800 34		
May, 1896, .	31	46 65	315	14,694 75		
Nov., 1896, .	32	39 38	394	15,515 72		
May, 1897, .	33	32 32	355	11,473 60		
Nov., 1897, .	34	25 48	298	7,593 04		
May, 1898, .	35	18 84	402	7,573 68		
Nov., 1898, .	36	12 38	338	4,184 44		
May, 1899, .	37	6 10	486	2,964 60		
Dues paid in advance, . . .				330 00		
Total, ...				$295,517 00	Total, . . .	$295,517 00

Number of shares issued during the year, ... 889
Number of shares now in force, ... 4,754
Number of shares now borrowed upon, ... 1,917
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,036
Number of shares forfeited during the year, ... 13
Number of shares retired during the year, ... 234

Number of shares matured during the year,	76	
Highest rate of premium or interest received on money sold during the year: 2 cents premium.		
Lowest rate of premium or interest received on money sold during the year: $5\frac{1}{2}$ per cent.		
Rate of profits distributed: 1st term, $2\frac{7}{8}$ per cent.; 2d term, $2\frac{7}{8}$ per cent.		
Number of members withdrawn during the year,	149	
Present number of members,	649	
Present number of borrowers,	261	
Present number of non-borrowers,	388	
Number of loans secured by first mortgage of real estate,	187	
Number of loans on shares,	74	
Largest loan to any one member,		$4,900 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,963 58
Date of examination by commissioner: June 29.		

NEWBURYPORT CO-OPERATIVE BANK — NEWBURYPORT.

Incorporated March 15, 1888. Commenced business April 9, 1888.

W. Herbert Noyes, *President.* George E. Stickney, *Secretary and Treasurer.*

Names of security committee:

Leonard N. Kent, W. Herbert Noyes,
L. F. Barton.

Regular meetings the second Monday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$157,225 00	Dues capital,	$136,753 00
Loans on shares,	2,350 00	Profits capital (all series),	29,098 95
Temporary expense account,	114 55	Interest,	918 63
Suspense account,	1,343 23	Premiums,	54 65
Furniture and fixtures,	200 00	Fines,	53 62
Real estate,	210 68	Guaranty fund,	1,335 00
Cash in hands of treasurer,	8,565 37	Surplus,	1,794 98
	$170,008 83		$170,008 83

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$34,579 00	For real estate loans,	$16,900 00
interest,	9,457 83	share loans,	575 00
premiums,	573 79	dues capital withdrawn,	11,607 00
fines,	284 31	dues capital retired,	20,359 00
transfer fees,	75	profits capital withdrawn,	2,293 04
real estate loans repaid,	18,700 00	profits capital retired,	5,105 89
share loans repaid,	1,500 00	temporary expenses,	1,075 33
withdrawal profits,	176 17	Cash on hand Oct. 31, 1899,	8,565 37
Cash on hand Oct. 31, 1898,	1,208 78		
	$66,480 63		$66,480 63

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$145,125 00	6.30 per cent.	$3,100 00	7.20 per cent.	$2,350 00	6.30 per cent.
2,000 00	6.60 "	3,150 00	7.50 "		
1,550 00	6.90 "	2,300 00	7.80 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1888, .	2	$187 29	15	$2,809 35	Dues capital, as per general ledger, . .	$136,753 00
April, 1889, .	3	175 94	54	9,500 76		
Oct., 1889, .	4	164 92	68	11,214 56	Profits capital, as per general ledger, . .	29,098 95
April, 1890, .	5	154 22	59	9,098 98		
Oct., 1890, .	6	143 83	83	11,937 89	Unpaid dues, . .	1,644 00
April, 1891, .	7	133 75	95	12,706 25		
Oct., 1891, .	8	123 96	57	7,065 72		
April, 1892, .	9	114 46	86	9,843 56		
Oct., 1892, .	10	105 23	81	8,523 63		
April, 1893, .	11	96 27	79	7,605 33		
Oct., 1893, .	12	87 57	77	6,742 89		
April, 1894, .	13	79 13	97	7,675 61		
Oct., 1894, .	14	70 93	102	7,234 86		
April, 1895, .	15	62 97	173	10,893 81		
Oct., 1895, .	16	55 24	115	6,352 60		
April, 1896, .	17	47 74	195	9,309 30		
Oct., 1896, .	18	40 46	162	6,554 52		
April, 1897, .	19	33 39	137	4,574 43		
Oct., 1897, .	20	26 52	272	7,213 44		
April, 1898, .	21	19 85	252	5,002 20		
Oct., 1898, .	22	13 38	252	3,371 76		
April, 1899, .	23	7 10	285	2,023 50		
Oct., 1899, .	24	1 00	241	241 00		
Total, ...				$167,495 95	Total, . . .	$167,495 95

Number of shares issued during the year, ... 562
Number of shares now in force, ... 3,037
Number of shares now borrowed upon, ... 861
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 275
Number of shares retired during the year, ... 311
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 89
Present number of members, ... 445
Present number of borrowers, ... 120
Present number of non-borrowers, ... 325
Number of loans secured by first mortgage of real estate, . . . 126
Number of loans on shares, ... 9
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,075 33
Date of examination by commissioner: October 17.

NEWTON CO-OPERATIVE BANK—NEWTONVILLE.

Incorporated June 14, 1888. Commenced business Sept. 4, 1888.

FRANCIS A. DEWSON, *President.* J. CHEEVER FULLER, *Secretary and Treasurer.*

Names of security committee:

J. W. FRENCH, T. B. FITZPATRICK,
F. J. HALE, G. F. SIMPSON.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$490,500 00	Dues capital,	$433,622 00
Loans on shares,	17,330 00	Profits capital (all series),	65,352 73
Temporary expense account,	505 64	Interest,	4,785 16
Real estate by foreclosure,	2,500 00	Premiums,	200 45
Cash in hands of treasurer,	389 92	Fines,	108 44
		Withdrawal profits,	384 29
		Guaranty fund,	3,900 00
		Surplus,	2,872 49
	$511,225 56		$511,225 56

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$146,726 00	For real estate loans,	$196,450 00
interest,	26,594 20	share loans,	17,155 00
premiums,	1,378 57	dues capital withdrawn,	79,933 00
fines,	549 95	dues capital retired,	55,825 00
real estate loans repaid,	180,475 00	profits capital withdrawn,	10,971 06
real estate loans eliminated by foreclosure,	4,600 00	profits capital retired,	14,778 00
share loans repaid,	17,805 00	temporary expenses,	3,290 30
withdrawal profits,	1,372 19	interest on retired shares,	614 12
security committee,	90 00	security committee,	90 00
real estate by foreclosure,	2,100 00	real estate by foreclosure,	4,600 00
Cash on hand Oct. 31, 1898,	2,405 49	Cash on hand Oct. 31, 1899,	389 92
	$384,096 40		$384,096 40

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$40,000 00	5.50 per cent.	$21,700 00	6.60 per cent.	$14,000 00	6.00 per cent.
65,000 00	5.70 "	2,100 00	6.90 "	3,330 00	6.30 "
93,000 00	6.00 "	2,500 00	7.50 "		
266,200 00	6.30 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1888,	1	$186 99	80	$14,959 20	Dues capital, as per general ledger,	$433,622 00
Mar., 1889,	2	175 71	81	14,232 51		
Sept., 1889,	3	164 77	52	8,568 04	Profits capital, as per general ledger,	65,352 73
Mar., 1890,	4	154 16	95	14,645 20		
Sept., 1890,	5	143 86	92	13,235 12	Unpaid dues,	3,946 00
Mar., 1891,	6	133 85	86	11,511 10		
Sept., 1891,	7	124 12	142	17,625 04		
Mar., 1892,	8	114 69	228	26,149 32		
Sept., 1892,	9	105 53	118	12,452 54		
Mar., 1893,	10	96 64	254	24,546 56		
Sept., 1893,	11	88 00	207	18,216 00		
Mar., 1894,	12	79 62	335	26,672 70		
Sept., 1894,	13	71 48	421	30,093 08		
Mar., 1895,	14	63 58	568	36,113 44		
Sept., 1895,	15	55 91	479	26,780 89		
Mar., 1896,	16	48 46	1,019	49,380 74		
Sept., 1896,	17	41 22	719	29,637 18		
Mar., 1897,	18	34 21	1,119	38,280 99		
Sept., 1897,	19	27 40	1,029	28,194 60		
Mar., 1898,	20	20 78	1,236	25,684 08		
Sept., 1898,	21	14 35	1,472	21,123 20		
Mar., 1899,	22	8 09	1,480	11,973 20		
Sept., 1899,	23	2 00	970	1,940 00		
Dues paid in advance,				906 00		
Total,				$502,920 73	Total,	$502,920 73

Number of shares issued during the year, ... 3,335
Number of shares now in force, ... 12,282
Number of shares now borrowed upon, ... 2,993
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 2,664
Number of shares retired during the year, ... 635
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 5½ per cent.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2¾ per cent.
Number of members withdrawn during the year, ... 225
Present number of members, ... 1,238
Present number of borrowers, ... 286
Present number of non-borrowers, ... 952
Number of loans secured by first mortgage of real estate, . . . 239
Number of loans on shares, ... 57
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 3,290 30
Date of examination by commissioner: March 10.

NORTH ABINGTON CO-OPERATIVE BANK — NORTH ABINGTON.

Incorporated March 23, 1888. Commenced business April 4, 1888.

WILLIAM E. LYON, *President.* ERNEST W. CALKINS, *Secretary.*
EDWARD P. BOYNTON, *Treasurer.*

Names of security committee:
JOSEPH L. GREENWOOD, SAMUEL N. TURNER,
ELIPHALET R. BATES.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$74,500 00	Dues capital,	$65,100 00
Loans on shares,	1,100 00	Profits capital (all series),	14,785 12
Temporary expense account,	9 05	Interest,	404 29
Unpaid interest,	338 75	Premiums,	20 60
Unpaid premiums,	17 90	Fines,	21 30
Unpaid fines,	43 22	Withdrawal profits,	15 09
Cash in hands of secretary,	83 71	Guaranty fund,	340 00
Cash in hands of treasurer,	6,292 40	Surplus,	1,692 71
		Forfeited share account,	5 92
	$82,385 03		$82,385 03

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$16,806 00	For real estate loans,	$18,500 00
interest,	4,408 84	share loans,	1,150 00
premiums,	223 25	dues capital withdrawn,	6,715 00
fines,	206 79	dues capital forfeited,	54 00
transfer fees,	1 00	dues capital retired,	2,418 00
real estate loans repaid,	8,600 00	profits capital withdrawn,	947 98
share loans repaid,	1,800 00	profits capital forfeited,	4 78
withdrawal profits,	235 10	profits capital retired,	959 86
forfeiture profits,	1 20	temporary expenses,	316 34
forfeited shares,	4 34	fixtures,	27 42
tax account,	20 89	Cash on hand Oct. 31, 1899,	6,376 11
Cash on hand Oct. 31, 1898,	5,162 08		
	$37,469 49		$37,469 49

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$74,500 00	6.30 per cent.	-	-	$1,100 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	1	$198 98	24	$4,775 52	Dues capital, as per general ledger, . .	$65,100 00
Oct., 1888, .	2	187 29	24	4,494 96		
April, 1889, .	3	175 94	34	5,981 96	Profits capital, as per general ledger, . .	14,785 12
Oct., 1889, .	4	164 92	36	5,937 12		
April, 1890, .	5	154 22	21	3,238 62	Unpaid dues, . .	526 00
Oct., 1890, .	6	143 83	25	3,595 75		
April, 1891, .	7	133 75	50	6,687 50		
Oct., 1891, .	8	123 96	5	619 80		
April, 1892, .	9	114 46	26	2,975 96		
Oct., 1892, .	10	105 23	55	5,787 65		
April, 1893, .	11	96 27	32	3,080 64		
Oct., 1893, .	12	87 57	10	875 70		
April, 1894, .	13	79 13	63	4,985 19		
Oct., 1894, .	14	70 93	33	2,340 69		
April, 1895, .	15	62 97	40	2,518 80		
Oct., 1895, .	16	55 24	44	2,430 56		
April, 1896, .	17	47 74	113	5,394 62		
Oct., 1896, .	18	40 46	28	1,132 88		
April, 1897, .	19	33 39	152	5,075 28		
Oct., 1897, .	20	26 52	98	2,598 96		
April, 1898, .	21	19 85	146	2,898 10		
Oct., 1898, .	22	13 38	82	1,097 16		
April, 1899, .	23	7 10	247	1,753 70		
Oct., 1899, .	24	1 00	132	132 00		
Dues paid in advance, . . .				2 00		
Total, ...				$80,411 12	Total, . . .	$80,411 12

Number of shares issued during the year, ...	433
Number of shares now in force, ...	1,520
Number of shares now borrowed upon, ...	408
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	202
Number of shares forfeited during the year, ...	2
Number of shares retired during the year, ...	19
Highest rate of premium or interest received on money sold during the year: 5 cents premium.	
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.	
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.	
Number of members withdrawn during the year, ...	38
Present number of members, ...	279
Present number of borrowers, ...	80
Present number of non-borrowers, ...	199
Number of loans secured by first mortgage of real estate, . . .	83
Number of loans on shares, ...	5
Largest loan to any one member, ...	$2,600 00
Smallest loan to any one member, ...	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	316 34
Date of examination by commissioner: April 3.	

NORTHAMPTON CO-OPERATIVE BANK—NORTHAMPTON.

Incorporated May 21, 1889. Commenced business May 24, 1889.

E. C. Davis, *President.* H. R. Graves, *Secretary.*

L. L. Campbell, *Treasurer.*

Names of security committee:

C. S. Crouch, L. L. Campbell,

S. R. Cooley.

Regular meetings the first Monday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$214,050 00	Dues capital,	$190,229 00
Loans on shares,	5,770 00	Profits capital (all series),	38,150 91
Real estate by foreclosure,	4,303 81	Guaranty fund,	594 59
Unpaid interest,	1,379 94	Surplus,	1,650 02
Unpaid premiums,	107 65	Forfeited share account,	83 20
Unpaid fines,	286 95		
Unpaid dues,	1,969 00		
Cash in hands of secretary,	23 08		
Cash in hands of treasurer,	2,817 29		
	$230,707 72		$230,707 72

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$55,656 00	For real estate loans,	$71,800 00
interest,	11,462 91	share loans,	4,175 00
premiums,	619 97	dues capital withdrawn,	18,955 00
fines,	298 41	dues capital forfeited,	140 00
transfer fees,	1 75	dues capital retired,	5,337 00
real estate loans repaid,	36,500 00	profits capital withdrawn,	2,493 03
real estate loans eliminated by foreclosure,	1,800 00	profits capital retired,	1,044 95
share loans repaid,	1,667 00	temporary expenses,	909 62
withdrawal profits,	224 31	forfeited shares,	169 17
forfeited shares,	143 80	interest on retired shares,	67 15
rent,	126 00	repairs and expenses,	80 22
Cash on hand Oct. 31, 1898,	1,384 77	taxes and insurance,	73 41
		real estate by foreclosure,	1,800 00
		Cash on hand Oct. 31, 1899,	2,840 37
	$109,884 92		$109,884 92

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$73,000 00	6.00 per cent.	$2,000 00	7.20 per cent.	$5,270 00	6.00 per cent.
109,600 00	6.30 "	1,300 00	7.50 "	500 00	6.30 "
14,450 00	6.60 "	1,600 00	8.10 "		
11,500 00	6.90 "	600 00	8.70 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	1	$173 33	96	$16,639 68	Dues capital, as per general ledger, . . .	$188,260 00
Dec., 1889, .	2	162 52	89	14,464 28		
June, 1890, .	3	151 91	61	9,266 51	Profits capital, as per general ledger, . .	38,150 91
Dec., 1890, .	4	141 58	77	10,901 66		
June, 1891, .	5	131 51	98	12,887 98	Unpaid dues, . .	1,969 00
Nov., 1891, .	6	123 11	116	14,280 76		
May, 1892, .	7	113 71	102	11,598 42		
Nov., 1892, .	8	104 42	139	14,514 38		
May, 1893, .	9	95 41	135	12,880 35		
Nov., 1893, .	10	86 68	66	5,720 88		
May, 1894, .	11	78 23	89	6,962 47		
Nov., 1894, .	12	70 00	179	12,530 00		
May, 1895, .	13	62 03	228	14,142 84		
Nov., 1895, .	14	54 28	255	13,841 40		
May, 1896, .	15	46 76	184	8,603 84		
Nov., 1896, .	16	39 47	193	7,617 71		
May, 1897, .	17	32 39	297	9,619 83		
Nov., 1897, .	18	25 52	415	10,590 80		
May, 1898, .	19	18 85	424	7,992 40		
Nov., 1898, .	20	12 38	679	8,406 02		
May, 1899, .	21	6 10	757	4,617 70		
Dues paid in advance, . . .				300 00		
Total, ...				$228,379 91	Total, . . .	$228,379 91

Number of shares issued during the year, ... 1,543
Number of shares now in force, ... 4,679
Number of shares now borrowed upon, ... 1,280
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 686
Number of shares forfeited during the year, ... 10
Number of shares retired during the year, ... 71
Highest rate of premium or interest received on money sold during the year: 45 cents premium.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 79
Present number of members, ... 672
Present number of borrowers, ... 203
Present number of non-borrowers, ... 469
Number of loans secured by first mortgage of real estate, . . . 173
Number of loans on shares, ... 40
Largest loan to any one member, ... $4,400 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 909 62
Date of examination by commissioner: June 26.

NORTH DIGHTON CO-OPERATIVE BANK—NORTH DIGHTON.

Incorporated April 14, 1890. Commenced business April 21, 1890.

JOSEPH PHILBRICK, *President.* NATHANIEL R. LINCOLN, *Secretary.*
EDWARD LINCOLN, *Treasurer.*

Names of security committee:
EDWARD ALMY, OTIS N. WALKER,
E. E. LINCOLN.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$46,400 00	Dues capital,	$42,502 00
Loans on shares,	850 00	Profits capital (all series),	7,576 20
Temporary expense account,	65 75	Interest,	1,518 85
Unpaid interest,	33 00	Premiums,	78 60
Unpaid premiums,	1 25	Fines,	27 40
Unpaid fines,	16 99	Guaranty fund,	299 20
Pass book account,	18 90	Surplus,	401 34
Town notes,	2,000 00	Forfeited share account,	65 73
Cash in hands of treasurer,	3,083 43		
	$52,469 32		$52,469 32

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$11,443 00	For real estate loans,	$11,500 00
interest,	2,871 27	share loans,	995 00
premiums,	147 58	dues capital withdrawn,	5,916 00
fines,	63 59	dues capital forfeited,	433 00
real estate loans repaid,	11,625 00	dues capital retired,	2,821 00
share loans repaid,	905 00	profits capital withdrawn,	909 38
forfeited shares,	465 93	profits capital forfeited,	32 93
town notes,	600 00	profits capital retired,	885 30
pass book account,	1 30	temporary expenses,	129 64
Cash on hand Oct. 31, 1898,	983 21	forfeited shares,	400 20
		town notes,	2,000 00
		Cash on hand Oct. 31, 1899,	3,083 43
	$29,105 88		$29,105 88

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$46,400 00	6.30 per cent.	-	-	$850 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1890, .	1	$149 05	127	$18,929 35	Dues capital, as per general ledger, . .	$42,502 00
April, 1891, .	2	129 58	32	4,146 56		
April, 1892, .	3	111 00	32	3,552 00	Profits capital, as per general ledger, . .	7,576 20
April, 1893, .	4	93 42	21	1,961 82		
April, 1894, .	5	76 84	25	1,921 00	Unpaid dues, . .	97 00
April, 1895, .	6	61 20	99	6,058 80		
April, 1896, .	7	46 44	101	4,690 44		
April, 1897, .	8	32 52	125	4,065 00		
April, 1898, .	9	19 39	157	3,044 23		
April, 1899, .	10	7 00	258	1,806 00		
Total, ...				$50,175 20	Total, . . .	$50,175 20

Number of shares issued during the year, ... 268
Number of shares now in force, ... 977
Number of shares now borrowed upon, ... 314
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 184
Number of shares forfeited during the year, ... 17
Number of shares retired during the year, ... 26
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 6 per cent.
Number of members withdrawn during the year, ... 15
Present number of members, ... 153
Present number of borrowers, ... 52
Present number of non-borrowers, ... 101
Number of loans secured by first mortgage of real estate, . . . 46
Number of loans on shares, ... 7
Largest loan to any one member, ... $2,000 00
Smallest loan to any one member, ... 20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 129 64
Date of examination by commissioner: July 20.

NORTH EASTON CO-OPERATIVE BANK—NORTH EASTON.

Incorporated April 23, 1889. Commenced business April 23, 1889.

L. B. Crockett, *President.* William H. Clements, *Secretary and Treasurer.*

Names of security committee:

Edward R. Hayward, S. K. Kelley,
George H. DeWitt.

Regular meetings the third Monday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$102,300 00	Dues capital,	$87,128 00
Loans on shares,	3,675 00	Profits capital (all series),	19,067 58
Temporary expense account,	20 00	Interest,	559 47
Unpaid interest,	801 75	Premiums,	32 48
Unpaid premiums,	35 07	Fines,	44 08
Unpaid fines,	75 50	Withdrawal profits,	6 86
Cash in hands of treasurer,	2,725 23	Guaranty fund,	1,234 12
		Surplus,	1,544 62
		Forfeited share account,	15 34
	$109,632 55		$109,632 55

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$21,817 00	For real estate loans,	$25,950 00
interest,	5,892 31	share loans,	4,780 00
premiums,	362 32	dues capital withdrawn,	5,316 00
fines,	253 93	dues capital forfeited,	332 00
transfer fees,	1 25	dues capital retired,	10,579 00
real estate loans repaid,	12,800 00	profits capital withdrawn,	725 72
real estate loans eliminated by foreclosure,	2,600 00	profits capital forfeited,	42 39
share loans repaid,	4,900 00	profits capital retired,	2,567 07
withdrawal profits,	183 49	temporary expenses,	374 88
forfeiture profits,	20 59	permanent expenses,	7 92
retired share account,	12,876 38	interest on retired shares,	265 31
real estate by foreclosure,	3,610 80	retired share account,	12,876 38
Cash on hand Oct. 31, 1898,	3,713 63	real estate by foreclosure,	2,489 80
		Cash on hand Oct. 31, 1899,	2,725 23
	$69,031 70		$69,031 70

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,750 00	6.00 per cent.	$1,500 00	7.20 per cent.	$3,675 00	6.30 per cent.
80,750 00	6.30 "	1,800 00	7.50 "		
7,000 00	6.60 "	900 00	8.10 "		
4,600 00	6.90 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889,	1	$183 09	5	$915 45	Dues capital, as per general ledger,	$87,128 00
Oct., 1889,	2	171 27	14	2,397 78		
April, 1890,	3	159 80	22	3,515 60	Profits capital, as per general ledger,	19,067 58
Oct., 1890,	4	148 66	8	1,189 28		
April, 1891,	5	137 86	57	7,858 02	Unpaid dues,	988 00
Oct., 1891,	6	127 46	56	7,137 76		
April, 1892,	7	117 36	99	11,618 64		
Oct., 1892,	8	107 67	109	11,736 03		
April, 1893,	9	98 25	92	9,039 00		
Oct., 1893,	10	89 16	69	6,152 04		
April, 1894,	11	80 39	115	9,244 85		
Oct., 1894,	12	71 89	103	7,404 67		
April, 1895,	13	63 68	61	3,884 48		
Oct., 1895,	14	55 78	67	3,737 26		
April, 1896,	15	48 10	88	4,232 80		
Oct., 1896,	16	40 71	108	4,396 68		
April, 1897,	17	33 54	96	3,219 84		
Oct., 1897,	18	26 61	103	2,740 83		
April, 1898,	19	19 90	144	2,865 60		
Oct., 1898,	20	13 41	148	1,984 68		
April, 1899,	21	7 11	239	1,699 29		
Oct., 1899,	22	1 00	166	166 00		
Dues paid in advance,				47 00		
Total,				$107,183 58	Total,	$107,183 58

Number of shares issued during the year,	480
Number of shares now in force,	1,969
Number of shares now borrowed upon,	575
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	188
Number of shares forfeited during the year,	13
Number of shares retired during the year,	120
Highest rate of premium or interest received on money sold during the year: 5 cents premium.	
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.	
Rate of profits distributed: 1st term, 3 per cent.; 2d term 3¼ per cent.	
Number of members withdrawn during the year,	14
Present number of members,	292
Present number of borrowers,	111
Present number of non-borrowers,	181
Number of loans secured by first mortgage of real estate,	116
Number of loans on shares,	10
Largest loan to any one member,	$2,800 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,	382 80
Date of examination by commissioner: May 29.	

NORWOOD CO-OPERATIVE BANK — NORWOOD.

Incorporated Sept. 20, 1889. Commenced business Oct. 1, 1889.

FRANCIS O. WINSLOW, *President.* IRVING S. FOGG, *Secretary and Treasurer.*

Names of security committee:

TYLER THAYER, EDMUND J. SHATTUCK,
GEORGE W. GAY.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$129,415 00	Dues capital,	$121,907 00
Loans on shares,	2,629 00	Profits capital (all series),	21,607 12
Unpaid fines,	34 38	Interest,	133 82
Personal account,	614 91	Premiums,	6 10
Cash in hands of treasurer,	14,319 90	Withdrawal profits,	60 69
		Guaranty fund,	475 00
		Surplus,	2,823 46
	$147,013 19		$147,013 19

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$37,619 00	For real estate loans,	$25,050 00
interest,	7,522 70	share loans,	2,379 00
premiums,	370 75	dues capital withdrawn,	15,320 00
fines,	194 20	dues capital forfeited,	412 00
transfer fees,	75	dues capital retired,	5,509 00
real estate loans repaid,	12,900 00	profits capital withdrawn,	1,608 64
share loans repaid,	1,540 00	profits capital forfeited,	83 23
withdrawal profits,	404 85	profits capital retired,	1,659 90
forfeiture profits,	20 78	temporary expenses,	407 84
personal account,	659 74	interest on retired shares,	140 50
Cash on hand Oct. 31, 1898,	6,303 55	personal accounts,	646 31
		Cash on hand Oct. 31, 1899,	14,319 90
	$67,536 32		$67,536 32

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$129,415 00	6.30 per cent.	-	-	$855 00	6.00 per cent.
				1,774 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	1	$164 92	49	$8,081 08	Dues capital, as per general ledger, . .	$121,907 00
April, 1890, .	2	154 22	58	8,944 76		
Oct., 1890, .	3	143 83	14	2,013 62	Profits capital, as per general ledger, . .	21,607 12
April, 1891, .	4	133 75	35	4,681 25		
Oct., 1891, .	5	123 96	97	2,024 12	Unpaid dues, . .	1,098 00
April, 1892, .	6	114 46	69	7,897 74		
Oct., 1892, .	7	105 23	85	8,944 55		
April, 1893, .	8	96 27	89	8,568 03		
Oct., 1893, .	9	87 57	76	6,655 32		
April, 1894, .	10	79 13	80	6,330 40		
Oct., 1894, .	11	70 93	78	5,532 54		
April, 1895, .	12	62 97	200	12,594 00		
Oct., 1895, .	13	55 24	108	5,965 92		
April, 1896, .	14	47 74	195	9,309 30		
Oct., 1896, .	15	40 46	139	5,623 94		
April, 1897, .	16	33 39	279	9,315 81		
Oct., 1897, .	17	26 52	302	8,009 04		
April, 1898, .	18	19 85	370	7,344 50		
Oct., 1898, .	19	13 38	255	3,411 90		
April, 1899, .	20	7 10	413	2,932 30		
Oct., 1899, .	21	1 00	361	361 00		
Dues paid in advance, . . .				71 00		
Total, ...				$144,612 12	Total, . . .	$144,612 12

Number of shares issued during the year, ... 950
Number of shares now in force, ... 3,352
Number of shares now borrowed upon, ... 729
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 658
Number of shares forfeited during the year, ... 8
Number of shares retired during the year, ... 50
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 92
Present number of members, ... 527
Present number of borrowers, ... 119
Present number of non-borrowers, ... 408
Number of loans secured by first mortgage of real estate, . . . 126
Number of loans on shares, ... 19
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 414 34
Date of examination by commissioner: September 1.

ORANGE CO-OPERATIVE BANK—ORANGE.

Incorporated Jan. 8, 1889. Commenced business Jan. 23, 1889.

FRANK S. EWING, *President.* ELISHA S. HALL, *Secretary and Treasurer.*

Names of security committee:

JOHN L. WILLIAMS, ZENAS W. LAMB,
ADELBERT W. BALLOU.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$88,790 00	Dues capital,	$81,476 00
Loans on shares,	6,570 00	Profits capital (all series),	15,085 80
Permanent expense account,	207 10	Interest,	1,757 14
Temporary expense account,	24 75	Premiums,	2 35
Tax account,	90 61	Fines,	49 26
Cash in hands of treasurer,	3,231 39	Transfer fees,	50
		Withdrawal profits,	42 16
		Guaranty fund,	360 29
		Surplus,	134 35
		Forfeited share account,	6 00
	$98,913 85		$98,913 85

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$19,942 00	For real estate loans,	$11,880 60
interest,	5,153 09	share loans,	4,640 00
premiums,	6 60	dues capital withdrawn,	8,767 00
fines,	122 61	dues capital retired,	7,327 00
transfer fees,	1 25	profits capital withdrawn,	1,437 27
real estate loans repaid,	10,205 00	profits capital retired,	2,490 68
share loans repaid,	2,655 00	temporary expenses,	269 70
withdrawal profits,	146 71	permanent expenses,	200 00
Cash on hand Oct. 31, 1898,	2,264 10	interest on retired shares,	162 71
		taxes,	90 61
		Cash on hand Oct. 31, 1899,	3,231 39
	$40,496 36		$40,496 36

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$86,860 00	6.00 per cent.	$100 00	6.90 per cent.	$6,570 00	6.00 per cent.
1,830 00	6.30 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Jan., 1889,	1	$178 52	5	$892 60	Dues capital, as per general ledger,	$81,476 00
July, 1889,	2	167 52	9	1,507 68		
Jan., 1890,	3	156 85	59	9,254 15	Profits capital, as per general ledger,	15,085 80
July, 1890,	4	146 49	25	3,662 25		
Jan., 1891,	5	136 43	59	8,049 37	Unpaid dues,	120 00
July, 1891,	6	126 66	63	7,979 58		
Jan., 1892,	7	117 19	59	6,914 21		
July, 1892,	8	107 98	34	3,671 32		
Jan., 1893,	9	99 04	59	5,843 36		
July, 1893,	10	90 37	68	6,145 16		
Jan., 1894,	11	81 95	60	4,917 00		
July, 1894,	12	73 77	70	5,163 90		
Jan., 1895,	13	65 82	58	3,817 56		
July, 1895,	14	58 12	47	2,731 64		
Jan., 1896,	15	50 63	164	8,303 32		
July, 1896,	16	43 37	82	3,556 34		
Jan., 1897,	17	36 32	134	4,866 88		
July, 1897,	18	29 46	108	3,181 68		
Jan., 1898,	19	22 81	137	3,124 97		
July, 1898,	20	16 36	61	997 96		
Jan., 1899,	21	10 09	143	1,442 87		
July, 1899,	22	4 00	154	616 00		
Dues paid in advance,				42 00		
Total,				$96,681 80	Total,	$96,681 80

Number of shares issued during the year, ... 318
Number of shares now in force, ... 1,658
Number of shares now borrowed upon, ... 656
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 242
Number of shares retired during the year, ... 59
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, $2\frac{3}{4}$ per cent.
Number of members withdrawn during the year, ... 39
Present number of members, ... 268
Present number of borrowers, ... 118
Present number of non-borrowers, ... 150
Number of loans secured by first mortgage of real estate, . . . 132
Number of loans on shares, ... 34
Largest loan to any one member, ... $2,900 00
Smallest loan to any one member, ... 15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 287 58
Date of examination by commissioner: February 6.

PEABODY CO-OPERATIVE BANK — PEABODY.

Incorporated May 28, 1888. Commenced business June 16, 1888.

P. H. O'Conor, *President.* H. F. Walker, *Secretary and Treasurer.*

Names of security committee:

S. S. Littlefield, Isaac A. Drowne, Thomas H. Jackman.

Regular meetings the third Saturday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$234,475 00	Dues capital,	$203,778 00
Loans on shares,	2,900 00	Profits capital (all series),	37,042 23
Temporary expense account,	344 32	Interest,	3,330 55
Real estate by foreclosure,	4,247 63	Premiums,	201 11
Mortgage,	2,800 00	Fines,	76 80
Profit and loss account,	19 20	Withdrawal profits,	56 68
Cash in hands of treasurer,	3,644 85	Guaranty fund,	783 49
		Surplus,	3,162 14
	$248,431 00		$248,431 00

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$51,240 00	For real estate loans,	$33,500 00
interest,	13,417 98	share loans,	3,600 00
premiums,	740 73	dues capital withdrawn,	35,755 00
fines,	207 36	dues capital retired,	12,594 00
transfer fees,	75	profits capital withdrawn,	6,513 11
real estate loans repaid,	21,900 00	profits capital retired,	4,702 50
share loans repaid,	7,950 00	temporary expenses,	1,260 99
withdrawal profits,	116 09	interest on retired shares,	259 92
income from real estate by foreclosure	15 52	mortgage,	2,800 00
real estate by foreclosure,	4,653 41	real estate by foreclosure,	4,111 38
mortgage,	2,458 38	profit and loss account,	153 41
Cash on hand Oct. 31, 1898,	6,194 94	Cash on hand Oct. 31, 1899,	3,644 85
	$108,895 16		$108,895 16

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$222,175 00	6.30 per cent.	$600 00	6.90 per cent.	$2,900 00	6.30 per cent.
11,700 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1888, .	1	$191 57	21	$4,022 97	Dues capital, as per general ledger, . .	$203,778 00
Dec., 1888, .	2	180 22	54	9,731 88		
June, 1889, .	3	169 18	60	10,150 80	Profits capital, as per general ledger, . .	37,042 23
Dec., 1889, .	4	158 46	73	11,567 58		
June, 1890, .	5	148 04	99	14,655 96	Unpaid dues, . .	3,017 00
Dec., 1890, .	6	137 93	85	11,724 05		
June, 1891, .	7	128 12	108	13,836 96		
Dec., 1891, .	8	118 60	46	5,455 60		
June, 1892, .	9	109 35	100	10,935 00		
Dec., 1892, .	10	100 36	107	10,738 52		
June, 1893, .	11	91 65	220	20,163 00		
Dec., 1893, .	12	83 18	167	13,891 06		
June, 1894, .	13	74 96	127	9,519 92		
Dec., 1894, .	14	66 98	176	11,788 48		
June, 1895, .	15	59 24	273	16,172 52		
Dec., 1895, .	16	51 74	311	16,091 14		
June, 1896, .	17	44 46	239	10,625 94		
Dec., 1896, .	18	37 39	227	8,487 53		
June, 1897, .	19	30 52	424	12,940 48		
Dec., 1897, .	20	23 85	522	12,449 70		
June, 1898, .	21	17 38	328	5,700 64		
Dec., 1898, .	22	11 10	155	1,720 50		
June, 1899, .	23	5 00	266	1,330 00		
Dues paid in advance, . . .				137 00		
Total, ...				$243,837 23	Total, . . .	$243,837 23

Number of shares issued during the year, ... 443
Number of shares now in force, ... 4,188
Number of shares now borrowed upon, ... 1,338
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 710
Number of shares retired during the year, ... 171
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 82
Present number of members, ... 583
Present number of borrowers, ... 204
Present number of non-borrowers, ... 379
Number of loans secured by first mortgage of real estate, . . . 279
Number of loans on shares, ... 24
Largest loan to any one member, ... $4,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,260 99
Date of examination by commissioner: September 8.

PEOPLE'S CO-OPERATIVE BANK—FALL RIVER.

Incorporated Feb. 18, 1882. Commenced business March 15, 1882.

MILTON REED, *President.* CHARLES H. DURFEE, *Secretary and Treasurer.*

Names of security committee:

JOHN H. ESTES, CHARLES H. DURFEE,
A. P. DAVOL, PATRICK KIERAN,
M. SWEENEY.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$219,200 00	Dues capital,	$207.876 00
Loans on shares,	10,750 00	Profits capital (all series),	39,166 35
Real estate by foreclosure,	12,512 69	Guaranty fund,	1,371 82
Unpaid interest,	1,498 69	Surplus,	3,889 46
Unpaid premiums,	75 70	Forfeited share account,	35 86
Unpaid fines,	164 20		
Unpaid dues,	1,513 00		
Cash in hands of treasurer,	6,625 21		
	$252,339 49		$252,339 49

Detailed Statement of Receipts and Disbursements for the Year ending Oct 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$55.547 00	For real estate loans,	$49,600 00
interest,	12,519 14	share loans,	5,400 00
premiums,	547 32	dues capital withdrawn,	40,926 00
fines,	306 01	dues capital retired,	10,060 00
real estate loans repaid,	49,150 00	profits capital withdrawn,	6,752 76
share loans repaid,	5,550 00	profits capital retired,	3,602 78
rents,	1,115 40	temporary expenses,	1,037 45
Cash on hand Oct. 31, 1898,	584 33	interest on retired shares,	313 30
		interest rebated,	23 58
		real estate by foreclosure,	978 12
		Cash on hand Oct. 31, 1899,	6,625 21
	$125,319 20		$125,319 20

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$219,200 00	5.50 per cent.	-	-	$5,550 00	5.50 per cent.
				5,200 00	6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	14	$196 51	5	$982 55	Dues capital, as per general ledger, . .	$206,363 00
Nov., 1888, .	15	184 82	31	5,729 42		
May, 1889, .	16	173 53	27	4,685 31	Profits capital, as per general ledger, . .	39,166 35
Nov., 1889, .	17	162 60	91	14,796 60		
May, 1890, .	18	151 87	120	18,224 40	Unpaid dues, . .	1,513 00
Nov., 1890, .	19	141 52	111	15,708 72		
May, 1891, .	20	131 54	75	9,865 50		
Nov., 1891, .	21	121 82	53	6,456 46		
May, 1892, .	22	112 41	101	11,353 41		
Nov., 1892, .	23	103 25	45	4,646 25		
May, 1893, .	24	94 40	153	14,443 20		
Nov., 1893, .	25	85 79	183	15,699 57		
May, 1894, .	26	77 43	152	11,769 36		
Nov., 1894, .	27	69 33	184	12,756 72		
May, 1895, .	28	61 44	456	28,016 64		
Nov., 1895, .	29	53 79	304	16,352 16		
May, 1896, .	30	46 37	225	10,433 25		
Nov., 1896, .	31	39 16	295	11,552 20		
May, 1897, .	32	32 14	305	9,802 70		
Nov., 1897, .	33	25 33	308	7,801 64		
May, 1898, .	34	18 74	385	7,214 90		
Nov., 1898, .	35	12 33	447	5,511 51		
May, 1899, .	36	6 09	532	3,239 88		
Total, ...				$247,042 35	Total, . . .	$247,042 35

Number of shares issued during the year, ... 1,051
Number of shares now in force, ... 4,588
Number of shares now borrowed upon, ... 1,291
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,033
Number of shares retired during the year, ... 78
Highest rate of premium or interest received on money sold during the year: 3 per cent.
Lowest rate of premium or interest received on money sold during the year: 5½ per cent.
Rate of profits distributed: 1st term, 2 9-10 per cent.; 2d term, 2 8-10 per cent.
Number of members withdrawn during the year, ... 125
Present number of members, ... 551
Present number of borrowers, ... 133
Present number of non-borrowers, ... 418
Number of loans secured by first mortgage of real estate, . . . 106
Number of loans on shares, ... 27
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,037 45
Date of examination by commissioner: October 16.

PIONEER CO-OPERATIVE BANK — BOSTON.

Incorporated July 26, 1877. Commenced business Aug. 6, 1877.

GAMALIEL BRADFORD, *President.* DANIEL ELDREDGE, *Secretary and Treasurer.*

Names of security committee:

HENRY P. OAKMAN, JOHN K. FELLOWS,
WALTER H. ROBERTS, JOHN C. COOK,
ELBRIDGE K. NEWHALL.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$231,550 00	Dues capital,	$238,668 00
Loans on shares,	8,700 00	Profits capital (all series),	43,960 07
Temporary expense account,	275 00	Interest,	1,507 01
Real estate by foreclosure,	24,631 37	Premiums,	58 70
Unpaid interest,	1,396 87	Fines,	68 00
Unpaid premiums,	45 75	Transfer fees,	1 00
Unpaid fines,	153 68	Withdrawal profits,	104 13
Mortgages,	22,759 29	Forfeiture profits,	10 95
Tax account,	78 71	Guaranty fund,	3,950 00
Cash in hands of treasurer,	9,536 28	Surplus,	10,116 73
		Forfeited share account,	193 14
		Retired share account,	489 22
	$299,126 95		$299,126 95

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$66,318 00	For real estate loans,	$50,650 00
interest,	16,384 68	share loans,	8,750 00
premiums,	715 85	dues capital withdrawn,	25,649 00
fines,	706 75	dues capital forfeited,	2,203 00
transfer fees,	3 75	dues capital retired,	37,763 00
real estate loans repaid,	45,400 00	dues capital matured,	5,381 00
real estate loans eliminated by foreclosure,	16,050 00	profits capital withdrawn,	3,618 41
		profits capital forfeited,	612 03
real estate loans eliminated by maturity of shares,	4,950 00	profits capital retired,	9,522 45
		profits capital matured,	2,419 17
share loans repaid,	7,950 00	temporary expenses,	2,279 29
withdrawal profits,	904 52	dues capital,	1 00
forfeiture profits,	152 97	forfeited shares,	277 67
forfeited shares,	265 31	taxes,	78 71
retired share account,	44,790 75	real estate by foreclosure,	22,693 19
mortgages,	11,412 81	retired share account,	44,762 73
real estate by foreclosure,	16,282 38	interest on retired and matured shares,	409 30
profits capital,	04	matured share account,	2,598 88
matured share account,	2,399 57	mortgages,	3,057 35
surplus,	1 00	surplus,	04
		receipts on account November, 1898, meeting, transferred,	2,425 88
		Cash on hand Oct. 31, 1899,	9,536 28
	$234,688 38		$234,688 38

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$74,750 00	5.00 per cent.	$400 00	7.50 per cent.	$6,650 00	5.00 per cent.
3,600 00	5.25 "	600 00	7.80 "	250 00	5.25 "
2,400 00	5.50 "			100 00	5.50 "
2,500 00	5.75 "			50 00	6.00 "
123,650 00	6.30 "			1,250 00	6.30 "
12,300 00	6.60 "			300 00	6.60 "
11,350 00	6.90 "			100 00	7.20 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	20	$199 72	22	$4,393 84	Dues capital, as per general ledger, . . .	$238,668 00
Oct., 1888, .	21	187 73	29	5,444 17		
April, 1889, .	22	176 15	92	16,205 80	Profits capital, as per general ledger, . .	43,960 07
Oct., 1889, .	23	164 93	41	6,762 13		
April, 1890, .	24	154 06	82	12,632 92	Unpaid dues, . .	2,720 00
Oct., 1890, .	25	143 53	71	10,190 63		
April, 1891, .	26	133 34	80	10,667 20		
Oct., 1891, .	27	123 43	38	4,690 34		
April, 1892, .	28	113 87	183	20,838 21		
Oct., 1892, .	29	104 61	20	2,092 20		
April, 1893, .	30	95 62	276	26,391 12		
Oct., 1893, .	31	86 93	234	20,341 62		
April, 1894, .	32	78 50	211	16,563 50		
Oct., 1894, .	33	70 34	261	18,358 74		
April, 1895, .	34	62 43	335	20,914 05		
Oct., 1895, .	35	54 78	255	13,968 90		
April, 1896, .	36	47 35	315	14,915 25		
Oct., 1896, .	37	40 13	317	12,721 21		
April, 1897, .	38	33 13	366	12,125 58		
Oct., 1897, .	39	26 32	507	13,344 24		
April, 1898, .	40	19 72	507	9,998 04		
Oct., 1898, .	41	13 31	474	6,308 94		
April, 1899, .	42	7 08	668	4,729 44		
Oct., 1899, .	43	1 00	425	425 00		
Dues paid in advance, . . .				325 00		
Total, ...				$285,348 07	Total, . . .	$285,348 07

Number of shares issued during the year, ... 1,258
Number of shares now in force, ... 5,809
Number of shares now borrowed upon, ... 1,358
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 798
Number of shares forfeited during the year, ... 87
Number of shares retired during the year, ... 415
Number of shares matured during the year, ... 39
Highest rate of premium or interest received on money sold during the year: 5¼ per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.

Number of members withdrawn during the year,	155	
Present number of members,	767	
Present number of borrowers,	142	
Present number of non-borrowers,	625	
Number of loans secured by first mortgage of real estate,	136	
Number of loans on shares,	35	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		2,279 29

Date of examination by commissioner: March 30.

PITTSFIELD CO-OPERATIVE BANK — PITTSFIELD.

Incorporated Feb. 15, 1889. Commenced business March 5, 1889.

F. W. Hinsdale, *President.* Homer B. Nash, *Secretary and Treasurer.*

Names of security committee:

H. S. Russell, Michael Casey,
William W. Gamwell.

Regular meetings the first Wednesday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$310,205 00	Dues capital,	$282,661 00
Loans on shares,	18,615 00	Profits capital (all series),	50,805 75
Real estate,	1,258 43	Forfeiture profits,	591 01
Cash in hands of treasurer,	8,798 46	Guaranty fund,	2,014 99
		Surplus,	1,453 87
		Forfeited share account,	1,350 27
	$338,876 89		$338,876 89

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$82,825 00	For real estate loans,	$100,025 00
interest,	18,089 62	share loans,	17,431 00
fines,	332 41	dues capital withdrawn,	52,868 00
transfer fees,	2 75	profits capital withdrawn,	9,458 19
real estate loans repaid,	62,325 00	temporary expenses,	1,466 30
share loans repaid,	20,480 00	forfeited shares,	904 82
forfeiture profits,	86 39	interest on retired shares,	423 37
Cash on hand Oct. 31, 1898,	7,329 39	real estate,	95 42
		Cash on hand Oct. 31, 1899,	8,798 46
	$191,470 56		$191,470 56

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,800 00	5.50 per cent.	$303,405 00	6.00 per cent.	$18,615 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889,	1	$172 78	108	$18,660 24	Dues capital, as per general ledger,	$282,661 00
Sept., 1889,	2	162 48	80	12,998 40		
Mar., 1890,	3	152 41	114	17,374 74	Profits capital, as per general ledger,	50,805 75
Sept., 1890,	4	142 53	111	15,820 83		
Mar., 1891,	5	132 87	153	20,329 11	Unpaid dues,	3,130 00
Sept., 1891,	6	123 43	161	19,872 23		
Mar., 1892,	7	114 22	176	20,102 72		
Sept., 1892,	8	105 23	203	21,361 69		
Mar., 1893,	9	96 50	215	20,747 50		
Sept., 1893,	10	87 99	169	14,870 31		
Mar., 1894,	11	79 72	153	12,197 16		
Sept., 1894,	12	71 65	98	7,021 70		
Nov., 1894,	13	68 28	114	7,783 92		
May, 1895,	14	60 84	322	19,590 48		
Nov., 1895,	15	53 48	300	16,044 00		
May, 1896,	16	46 20	310	14,322 00		
Nov., 1896,	17	39 09	376	14,697 84		
May, 1897,	18	32 15	430	13,824 50		
Nov., 1897,	19	25 38	636	16,141 68		
May, 1898,	20	18 78	707	13,277 46		
Nov., 1898,	21	12 35	1,031	12,732 85		
May, 1899,	22	6 09	951	5,791 59		
Dues paid in advance,				1,034 00		
Total,				$336,596 95	Total,	$336,596 95

Number of shares issued during the year, ... 2,178
Number of shares now in force, ... 6,918
Number of shares now borrowed upon, ... 2,473
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,421
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5½ per cent.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2¾ per cent.
Number of members withdrawn during the year, ... 155
Present number of members, ... 930
Present number of borrowers, ... 312
Present number of non-borrowers, ... 618
Number of loans secured by first mortgage of real estate, . . . 194
Number of loans on shares, ... 146
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,466 30
Date of examination by commissioner: October 2.

PLYMOUTH CO-OPERATIVE BANK—PLYMOUTH.

Incorporated June 7, 1882. Commenced business June 20, 1882.

CHARLES E. BARNES, *President.* ELMER E. AVERY, *Secretary and Treasurer.*

Names of security committee:

PELEG S. BURGESS, SETH W. PATY,
FRANK H. LANMAN.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$74,150 00	Dues capital,	$72,343 00
Loans on shares,	7,610 00	Profits capital (all series),	12,744 15
Permanent expense account,	137 75	Interest,	2,064 04
Temporary expense account,	293 55	Premiums,	145 44
Real estate by foreclosure,	748 84	Fines,	121 28
Suspense account,	1,035 37	Transfer fees,	50
Unpaid dues,	1,350 00	Withdrawal profits,	54 30
Cash in hands of treasurer,	3,080 03	Forfeiture profits,	88
		Guaranty fund,	429 81
		Surplus,	20 51
		Forfeited share account,	93 49
		Advance payments,	388 14
	$88,405 54		$88,405 54

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$16,627 00	For real estate loans,	$16,750 00
interest,	4,112 25	share loans,	5,270 00
premiums,	323 12	dues capital withdrawn,	3,241 00
fines,	186 44	dues capital forfeited,	80 00
transfer fees,	1 00	dues capital matured,	2,346 00
real estate loans repaid,	5,100 00	profits capital withdrawn,	358 63
real estate loans eliminated by foreclosure,	700 00	profits capital forfeited,	3 52
share loans repaid,	4,010 00	profits capital matured,	1,305 66
withdrawal profits,	89 65	temporary expenses,	698 12
forfeiture profits,	88	advance payments,	88 65
unpaid dues,	320 00	real estate by foreclosure,	754 84
suspense account,	165 25	town note,	3,000 00
expense account,	2 75	Cash on hand Oct. 31, 1899,	3,080 03
advance payments,	1,333 05		
town note,	3,000 00		
real estate by foreclosure,	6 00		
Cash on hand Oct. 31, 1898,	999 06		
	$36,976 45		$36,976 45

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$55,050 00	6.30 per cent.	$200 00	9.00 per cent.	$6,350 00	6.30 per cent.
12,350 00	6.60 "			720 00	6.60 "
3,450 00	6.90 "			240 00	6.90 "
1,900 00	7.20 "			110 00	7.80 "
350 00	7.50 "			70 00	8.40 "
850 00	7.80 "			120 00	8.70 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1888, .	14	$181 68	4	$726 72	Dues capital, as per general ledger, . .	$72,343 00
June, 1889, .	15	170 52	6	1,023 12		
Dec., 1889, .	16	159 68	34	5,429 12	Profits capital, as per general ledger, . .	12,744 15
June, 1890, .	17	149 13	23	3,429 99		
Dec., 1890, .	18	138 96	48	6,670 08		
June, 1891, .	19	129 06	19	2,452 14		
Dec., 1891, .	20	119 44	39	4,658 16		
June, 1892, .	21	110 11	41	4,514 51		
Dec., 1892, .	22	101 04	60	6,062 40		
June, 1893, .	23	92 25	76	7,011 00		
Dec., 1893, .	24	83 71	71	5,943 41		
June, 1894, .	25	75 42	43	3,243 06		
Dec., 1894, .	26	67 34	88	5,925 92		
June, 1895, .	27	59 52	74	4,404 48		
Dec., 1895, .	28	51 95	104	5,402 80		
June, 1896, .	29	44 61	72	3,211 92		
Dec., 1896, .	30	37 48	104	3,897 92		
June, 1897, .	31	30 58	86	2,629 88		
Dec., 1897, .	32	23 88	133	3,176 04		
June, 1898, .	33	17 39	142	2,469 38		
Dec., 1898, .	34	11 10	191	2,120 10		
June, 1899, .	35	5 00	137	685 00		
Total, ...				$85,087 15	Total, . . .	$85,087 15

Number of shares issued during the year, ...	368
Number of shares now in force, ...	1,595
Number of shares now borrowed upon, ...	584
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	96
Number of shares forfeited during the year, ...	4
Number of shares matured during the year, ...	21
Highest rate of premium or interest received on money sold during the year: 10 cents premium.	
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.	
Rate of profits distributed: 1st term, 3⅛ per cent.; 2d term, 3 per cent.	
Number of members withdrawn during the year, ...	19
Present number of members, ...	325
Present number of borrowers, ...	121
Present number of non-borrowers, ...	204
Number of loans secured by first mortgage of real estate, . . .	149
Number of loans on shares, ...	62
Largest loan to any one member, ...	$3,000 00
Smallest loan to any one member, ...	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	710 67
Date of examination by commissioner: April 24.	

PROVIDENT CO-OPERATIVE BANK — CHELSEA.

Incorporated Sept. 25, 1885. Commenced business Sept. 28, 1885.

THOMAS MARTIN, *President.* C. WILLIS GOULD, *Secretary and Treasurer.*

Names of security committee:

MILTON RAY, JOHN W. DORR,
HENRY C. STARKEY.

Regular meetings the fourth Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$427,375 00	Dues capital,	$407,662 00
Loans on shares,	14,450 00	Profits capital (all series),	91,769 97
Real estate by foreclosure,	28,485 04	Guaranty fund,	6,000 00
Unpaid interest,	1,200 00	Surplus,	3,407 37
Mortgages,	4,441 00	Forfeited share account,	3 58
Cash in hands of treasurer,	32,891 88		
	$508,842 92		$508,842 92

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$107,800 00	For real estate loans,	$86,724 00
interest,	26,876 39	share loans,	12,600 00
premiums,	3,076 79	dues capital withdrawn,	38,146 00
fines,	1,018 18	dues capital retired,	26,166 00
transfer fees,	3 75	dues capital matured,	28,945 00
real estate loans repaid,	70,799 00	profits capital withdrawn,	7,008 68
real estate loans eliminated by foreclosure,	7,850 00	profits capital retired,	6,611 61
real estate loans eliminated by maturity of shares,	1,250 00	profits capital matured,	14,238 45
share loans repaid,	12,550 00	temporary expenses,	2,195 27
withdrawal profits,	1,807 91	taxes and repairs,	1,063 81
rents,	775 77	personal account,	80 84
real estate by foreclosure,	1,361 36	real estate by foreclosure,	7,731 97
mortgages,	172 25	mortgages,	2,200 00
Cash on hand Oct. 31, 1898,	31,262 11	Cash on hand Oct. 31, 1899,	32,891 88
	$266,603 51		$266,603 51

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate	Amount.	Rate.
$10,850 00	6.30 per cent.	$37,800 00	7.20 per cent.	$100 00	6.30 per cent.
298,325 00	6.60 "	3,350 00	7.50 "	13,100 00	6.60 "
75,450 00	6.90 "	1,600 00	7.80 "	150 00	6.90 "
				1,100 00	7.20 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1888,	7	$198 35	118	$23,405 30	Dues capital, as per general ledger,	$407,662 00
Mar., 1889,	8	185 84	128	23,787 52		
Sept., 1889,	9	173 75	107	18,591 25	Profits capital, as per general ledger,	91,769 97
Mar., 1890,	10	162 09	163	26,420 67		
Sept., 1890,	11	150 83	121	18,250 43	Unpaid dues,	4,654 00
Mar., 1891,	12	139 95	222	31,068 90		
Sept., 1891,	13	129 46	162	20,972 52		
May, 1892,	14	115 98	217	25,167 66		
Nov., 1892,	15	106 29	207	22,002 03		
May, 1893,	16	96 89	256	24,803 84		
Nov., 1893,	17	87 85	275	24,158 75		
May, 1894,	18	79 11	417	32,988 87		
Nov., 1894,	19	70 65	386	27,270 90		
May, 1895,	20	62 47	544	33,983 68		
Nov., 1895,	21	54 57	523	28,540 11		
May, 1896,	22	46 92	542	25,430 64		
Nov., 1896,	23	39 55	523	20,684 65		
May, 1897,	24	32 43	685	22,214 55		
Nov., 1897,	25	25 53	852	21,751 56		
May, 1898,	26	18 85	880	16,588 00		
Nov., 1898,	27	12 38	813	10,064 94		
May, 1899,	28	6 10	892	5,441 20		
Dues paid in advance,				498 00		
Total,				$504,085 97	Total,	$504,085 97

Number of shares issued during the year, ... 1,834
Number of shares now in force, ... 9,033
Number of shares now borrowed upon, ... 2,637
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,164
Number of shares retired during the year, ... 348
Number of shares matured during the year, ... 215
Highest rate of premium or interest received on money sold during the year: 20 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 96
Present number of members, ... 1,031
Present number of borrowers, ... 256
Present number of non-borrowers, ... 775
Number of loans secured by first mortgage of real estate, . . . 263
Number of loans on shares, ... 65
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 2,195 27
Date of examination by commissioner: March 14.

QUINCY CO-OPERATIVE BANK — QUINCY.

Incorporated April 17, 1889. Commenced business May 7, 1889.

JOHN F. WELCH, *President.* RICHARD D. CHASE, *Secretary and Treasurer.*

Names of security committee:

GEORGE H. FIELD, JOHN H. DINEGAN,
ANDREW MILNE.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$167,550 00	Dues capital,	$153,963 00
Loans on shares,	7,925 00	Profits capital (all series),	36,620 36
Real estate by foreclosure,	2,889 14	Guaranty fund,	678 00
Unpaid interest,	1,643 51	Surplus,	1,205 55
Unpaid premiums,	84 09	Forfeited share account,	4 00
Unpaid fines,	75 13		
Cash in hands of treasurer,	12,304 04		
	$192,470 91		$192,470 91

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$37,481 00	For real estate loans,	$38,952 00
interest,	10,197 42	share loans,	7,063 00
premiums,	476 50	dues capital withdrawn,	9,180 00
fines,	268 21	dues capital forfeited,	91 00
transfer fees,	2 50	dues capital retired,	9,194 00
real estate loans repaid,	26,800 00	profits capital withdrawn,	1,399 77
real estate loans eliminated by foreclosure,	2,500 00	profits capital forfeited,	5 46
share loans repaid,	3,732 00	profits capital retired,	2,890 98
withdrawal profits,	349 92	temporary expenses,	695 60
forfeiture profits,	1 37	forfeited shares,	95 09
forfeited shares,	95 09	interest on retired shares,	281 29
real estate by foreclosure,	95 09	real estate by foreclosure,	2,984 23
Cash on hand Oct. 31, 1898,	3,137 36	Cash on hand Oct. 31, 1899,	12,304 04
	$85,136 46		$85,136 46

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$60,252 00	6.00 per cent.	2,900 00	6.90 per cent.	$4,655 00	6.00 per cent.
89,748 00	6.30 "	150 00	7.20 "	3,120 00	6.30 "
14,100 00	6.60 "	400 00	7.50 "	150 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	1	$179 18	95	$17,022 10	Dues capital, as per general ledger, . .	$153,963 00
Nov., 1889, .	2	167 80	88	14,766 40		
May, 1890, .	3	156 72	110	17,239 20	Profits capital, as per general ledger, . .	36,620 36
Nov., 1890, .	4	145 92	22	3,210 24		
May, 1891, .	5	135 43	93	12,594 99	Unpaid dues, . .	2,287 00
Nov., 1891, .	6	125 24	111	13,901 64		
May, 1892, .	7	115 33	88	10,149 04		
Nov., 1892, .	8	105 77	137	14,490 49		
May, 1893, .	9	96 52	89	8,590 28		
Nov., 1893, .	10	87 57	64	5,604 48		
May, 1894, .	11	78 92	90	7,102 80		
Nov., 1894, .	12	70 54	102	7,195 08		
May, 1895, .	13	62 43	82	5,119 26		
Nov., 1895, .	14	54 59	186	10,153 74		
May, 1896, .	15	46 99	287	13,486 13		
Nov., 1896, .	16	39 63	149	5,904 87		
May, 1897, .	17	32 49	301	9,779 49		
Nov., 1897, .	18	25 58	241	6,164 78		
May, 1898, .	19	18 88	224	4,229 12		
Nov., 1898, .	20	12 40	314	3,893 60		
May, 1899, .	21	6 11	333	2,034 63		
Dues paid in advance, . . .				238 00		
Total, ...				$192,870 36	Total, . . .	$192,870 36

Number of shares issued during the year, ... 684
Number of shares now in force, ... 3,206
Number of shares now borrowed upon, ... 1,106
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 309
Number of shares forfeited during the year, ... 13
Number of shares retired during the year, ... 84
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 53
Present number of members, ... 447
Present number of borrowers, ... 136
Present number of non-borrowers, ... 311
Number of loans secured by first mortgage of real estate, . . . 147
Number of loans on shares, ... 45
Largest loan to any one member, ... $3,400 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 695 60
Date of examination by commissioner: January 10.

RANDOLPH CO-OPERATIVE BANK—RANDOLPH.

Incorporated Jan. 29, 1889. Commenced business Feb. 7, 1889.

FRANKLIN W. HAYDEN, *President.* PATRICK H. MCLAUGHLIN, *Secretary and Treasurer.*

Names of security committee:

HENRY DODGE, HARVEY W. BOYD,
FRANKLIN W. HAYDEN.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$36,450 00	Dues capital,	$33,960 00
Loans on shares,	855 00	Profits capital (all series),	4,921 56
Temporary expense account,	53 87	Interest,	46 64
Real estate by foreclosure,	1,011 27	Withdrawal profits,	21 68
Unpaid premiums,	1 11	Guaranty fund,	718 71
Unpaid fines,	3 72	Surplus,	1,287 22
Insurance,	12 11	Forfeited share account,	7 61
Mortgage,	950 00		
Personal account,	200 00		
Cash in hands of treasurer,	1,426 34		
	$40,963 42		$40,963 42

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$12,173 00	For real estate loans,	$4,450 00
interest,	2,361 15	share loans,	1,165 00
premiums,	125 76	dues capital withdrawn,	5,950 00
fines,	160 16	dues capital retired,	11,469 00
transfer fees,	25	profits capital withdrawn,	1,281 30
real estate loans repaid,	7,250 00	profits capital retired,	2,357 17
share loans repaid,	1,500 00	temporary expenses,	246 60
withdrawal profits,	72 09	interest on retired shares,	2 63
insurance,	14 75	repairs, water rates, etc.,	46 49
rent,	73 00	insurance,	19 61
real estate by foreclosure,	674 00	taxes,	22 14
		surplus,	6 40
retired share account,	13,826 17	retired share account,	13,826 17
Cash on hand Oct. 31, 1898,	4,038 52	Cash on hand Oct. 31, 1899,	1,426 34
	$42,268 85		$42,268 85

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,250 00	6.00 per cent.	$200 00	6.90 per cent.	$855 00	6.00 per cent.
25,000 00	6.30 "	600 00	7.20 "		
2,400 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1889, .	1	$176 53	13	$2,294 89	Dues capital, as per general ledger, . .	$33,960 00
Aug., 1889, .	2	165 60	5	828 00		
Feb., 1890, .	3	155 03	7	1,085 21	Profits capital, as per general ledger, . .	4,921 56
Aug., 1890, .	4	144 84	12	1,738 08		
Feb., 1891, .	5	134 71	4	538 84	Unpaid dues, . .	756 00
Aug., 1891, .	6	125 03	11	1,375 33		
Feb., 1892, .	7	115 63	14	1,618 82		
Aug., 1892, .	8	106 48	28	2,981 44		
Feb., 1893, .	9	97 70	2	195 40		
Aug., 1893, .	10	88 97	10	889 70		
Feb., 1894, .	11	80 60	10	806 00		
Aug., 1894, .	12	72 46	3	217 38		
Feb., 1895, .	13	64 56	68	4,390 08		
Aug., 1895, .	14	56 90	58	3,300 20		
Feb., 1896, .	15	49 45	74	3,659 30		
Aug., 1896, .	16	42 22	54	2,279 88		
Feb., 1897, .	17	35 21	84	2,957 64		
Aug., 1897, .	18	28 41	121	3,437 61		
Feb., 1898, .	19	21 79	105	2,287 95		
Aug., 1898, .	20	15 35	56	859 60		
Feb., 1899, .	21	9 09	169	1,536 21		
Aug., 1899, .	22	3 00	108	324 00		
Dues paid in advance, . . .				36 00		
Total, ...				$39,637 56	Total, . . .	$39,637 56

Number of shares issued during the year, ... 286
Number of shares now in force, ... 1,016
Number of shares now borrowed upon, ... 257
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 138
Number of shares retired during the year, ... 156
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2¾ per cent.
Number of members withdrawn during the year, ... 51
Present number of members, ... 216
Present number of borrowers, ... 63
Present number of non-borrowers, ... 153
Number of loans secured by first mortgage of real estate, . . . 58
Number of loans on shares, ... 8
Largest loan to any one member, ... $1,700 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 246 60
Date of examination by commissioner: March 14.

READING CO-OPERATIVE BANK — READING.

Incorporated Nov. 27, 1886. Commenced business Dec. 6, 1886.

WENDELL BANCROFT, *President.* HARRY P. BOSSON, *Secretary.*
EDGAR N. HUNT, *Treasurer.*

Names of security committee:

MOSES E. NICHOLS, MERRICK A. STONE,
LEWIS M. BANCROFT.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$233,704 00	Dues capital,	$224,926 00
Loans on shares,	8,882 00	Profits capital (all series),	42,896 38
Real estate by foreclosure,	16,280 05	Guaranty fund,	1,150 00
Unpaid interest,	2,000 00	Surplus,	343 57
Insurance account,	12 25	Forfeited share account,	49 50
Cash in hands of secretary,	512 49	Due on mortgage loans,	2,650 00
Cash in hands of treasurer,	10,624 66		
	$272,015 45		$272,015 45

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$61,855 00	For real estate loans,	$65,105 00
interest,	13,912 57	share loans,	6,232 00
premiums,	1,051 97	dues capital withdrawn,	29,912 00
fines,	682 65	dues capital forfeited,	1,084 00
transfer fees,	4 25	dues capital retired,	14,046 00
real estate loans repaid,	37,762 00	dues capital matured,	2,785 00
real estate loans eliminated by foreclosure,	16,120 00	profits capital withdrawn,	4,916 50
share loans repaid,	4,360 00	profits capital forfeited,	249 01
withdrawal profits,	281 04	profits capital retired,	5,705 03
forfeiture profits,	48 54	profits capital matured,	1,265 60
forfeited shares,	2 00	temporary expenses,	987 79
incomplete real estate loans,	2,650 00	forfeited shares,	2 00
insurance,	119 55	insurance,	86 50
rent,	472 50	real estate expense,	1,144 31
real estate by foreclosure,	16,637 10	real estate by foreclosure,	16,354 62
security committee,	5 00	security committee,	27 85
profits capital,	39 60	incomplete real estate loans,	750 00
Cash on hand Oct. 31, 1898,	5,826 19	interest on matured shares,	39 60
		Cash on hand Oct. 31, 1899,	11,137 15
	$161,829 96		$161,829 96

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$32,523 00	6.00 per cent.	$840 00	7.50 per cent.	$150 00	6.00 per cent.
4,800 00	6.25 "	450 00	7.80 "	362 00	6.25 "
119,278 00	6.30 "	100 00	8.10 "	5,890 00	6.30 "
56,913 00	6.60 "	750 00	8.70 "	1,180 00	6 60 "
18,050 00	6.90 "			1,300 00	6.90 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1888, .	4	$195 88	19	$3,721 72	Dues capital, as per general ledger, . .	$224,926 00
Dec., 1888, .	5	184 05	35	6,441 75		
June, 1889, .	6	172 57	94	16,221 58	Profits capital, as per general ledger, . .	42,896 38
Dec., 1889, .	7	161 48	63	10,173 24		
June, 1890, .	8	150 76	86	12,965 36	Unpaid dues, . .	3,615 00
Dec., 1890, .	9	140 34	86	12,069 24		
June, 1891, .	10	130 27	100	13,027 00		
Dec., 1891, .	11	120 51	85	10,243 35		
June, 1892, .	12	111 03	125	13,878 75		
Dec., 1892, .	13	101 83	183	18,634 89		
May, 1893, .	14	94 34	92	8,679 28		
Nov., 1893, .	15	85 67	127	10,880 09		
May, 1894, .	16	77 28	162	12,519 36		
Nov., 1894, .	17	69 13	234	16,176 42		
May, 1895, .	18	61 24	288	17,637 12		
Nov., 1895, .	19	53 59	279	14,951 61		
May, 1896, .	20	46 19	422	19,492 18		
Nov., 1896, .	21	39 00	234	9,126 00		
May, 1897, .	22	32 03	497	15,918 91		
Nov., 1897, .	23	25 27	388	9,804 76		
May, 1898, .	24	18 70	473	8,845 10		
Nov., 1898, .	25	12 31	549	6,758 19		
May, 1899, .	26	6 08	529	3,216 32		
Dues paid in advance, . . .				55 00		
Total, ...				$271,437 38	Total, . . .	$271,437 38

Number of shares issued during the year, ... 1,155
Number of shares now in force, ... 5,150
Number of shares now borrowed upon, ... 1,377
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 834
Number of shares forfeited during the year, ... 68
Number of shares retired during the year, ... 110
Number of shares matured during the year, ... 20
Highest rate of premium or interest received on money sold during the year: 7 2-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.

Number of members withdrawn during the year,	96	
Present number of members,	643	
Present number of borrowers,	193	
Present number of non-borrowers,	450	
Number of loans secured by first mortgage of real estate,	166	
Number of loans on shares,	27	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		987 79

Date of examination by commissioner: September 26.

RELIANCE CO-OPERATIVE BANK — CAMBRIDGE.

Incorporated July 16, 1889. Commenced business July 16, 1889.

JOSEPH G. THORP, *President.* EDWARD W. WHITE, *Secretary and Treasurer.*

Names of security committee:

GEORGE H. STEARNS, ISAAC McLEAN,
HERMAN BIRD, WM. P. BROWN,
ROBERT BUTTERWORTH.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$254,886 00	Dues capital,	$238,379 00
Loans on shares,	17,758 00	Profits capital (all series),	38,192 22
Permanent expense account,	361 14	Interest,	4,826 18
Temporary expense account,	309 90	Premiums,	73 68
Real estate by foreclosure,	2,520 74	Fines,	158 02
Unpaid interest,	1,924 80	Transfer fees,	25
Unpaid premiums,	40 93	Withdrawal profits,	154 12
Unpaid fines,	228 42	Guaranty fund,	2,063 89
Rent account,	46 50	Surplus,	578 82
Taxes paid,	43 10	Forfeited share account,	41 48
Cash in hands of treasurer,	6,358 13	Security committee,	10 00
	$284,477 66		$284,477 66

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$70,476 00	For real estate loans,	$82,531 00
interest,	14,239 57	share loans,	16,853 00
premiums,	229 83	dues capital withdrawn,	26,523 00
fines,	442 45	dues capital forfeited,	351 00
transfer fees,	1 50	dues capital retired,	9,938 00
real estate loans repaid,	43,710 00	profits capital withdrawn,	4,065 30
share loans repaid,	8,625 00	profits capital forfeited,	34 05
withdrawal profits,	297 83	profits capital retired,	2,392 96
forfeiture profits,	8 85	temporary expenses,	1,145 48
forfeited shares,	374 65	permanent expenses,	196 00
security committee,	42 50	forfeited shares,	586 00
rents,	223 00	security committee,	67 50
Cash on hand Oct. 31, 1898,	12,524 35	taxes and repairs on foreclosed real estate,	111 01
		taxes paid,	43 10
		Cash on hand Oct. 31, 1899,	6,358 13
	$151,195 53		$151,195 53

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$85,331 00	5.00 per cent.	$1,500 00	6.60 per cent.	$9,190 00	5.00 per cent.
4,300 00	5.10 "	3,000 00	6.90 "	450 00	5.10 "
120,430 00	6.00 "			7,828 00	6.00 "
40,325 00	6.30 "			290 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	$167 56	116	$19,436 96	Dues capital, as per general ledger, . .	$238,379 00
Jan., 1890, .	2	156 87	87	13,647 69		
July, 1890, .	3	146 51	60	8,790 60	Profits capital, as per general ledger, . .	38,192 22
Jan., 1891, .	4	136 47	101	13,783 47		
July, 1891, .	5	126 69	86	10,895 34	Unpaid dues, . .	3,830 00
Jan., 1892, .	6	117 18	101	11,835 18		
July, 1892, .	7	107 94	148	15,975 12		
Jan., 1893, .	8	98 99	64	6,335 36		
July, 1893, .	9	90 31	115	10,385 65		
Jan., 1894, .	10	81 87	223	18,257 01		
July, 1894, .	11	73 68	158	11,641 44		
Jan., 1895, .	12	65 74	411	27,019 14		
July, 1895, .	13	58 04	316	18,340 64		
Jan., 1896, .	14	50 58	361	18,259 38		
July, 1896, .	15	43 34	313	13,565 42		
Jan., 1897, .	16	36 27	420	15,233 40		
July, 1897, .	17	29 41	420	12,352 20		
Jan., 1898, .	18	22 80	675	15,390 00		
July, 1898, .	19	16 36	407	6,658 52		
Jan., 1899, .	20	10 10	917	9,261 70		
July, 1899, .	21	4 00	766	3,064 00		
Dues paid in advance, . . .				273 00		
Total, ...				$280,401 22	Total, . . .	$280,401 22

Number of shares issued during the year, ... 1,800
Number of shares now in force, ... 6,265
Number of shares now borrowed upon, ... 1,857
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 881
Number of shares forfeited during the year, ... 15
Number of shares retired during the year, ... 123
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2⅞ per cent.; 2d term 2¾ per cent.
Number of members withdrawn during the year, ... 107
Present number of members, ... 731
Present number of borrowers, ... 163
Present number of non-borrowers, ... 568
Number of loans secured by first mortgage of real estate, . . . 137
Number of loans on shares, ... 94
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 17 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,196 70
Date of examination by commissioner: January 16.

ROGER CONANT CO-OPERATIVE BANK—SALEM.

Incorporated Nov. 9, 1894. Commenced business Nov. 13, 1894.

CHARLES B. BALCOMB, *President.* ROBERT B. BUCKHAM, *Secretary and Treasurer.*

Names of security committee:

JOHN M. FOSTER, WILLIAM D. NORTHEND,
WILLIAM LEONARD, JOHN J. SHEEHAN,
WM. F. M. COLLINS.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$40,500 00	Dues capital,	$38,921 00
Loans on shares,	510 00	Profits capital (all series),	4,819 54
Permanent expense account,	65 00	Guaranty fund,	287 68
Temporary expense account,	65 00	Surplus,	371 43
Unpaid interest,	508 50	Forfeited share account,	9 00
Unpaid premiums,	28 00		
Unpaid fines,	53 07		
Cash in hands of treasurer,	2,679 08		
	$44,408 65		$44,408 65

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$13,803 00	For real estate loans,	$14,000 00
interest,	1,881 01	share loans,	445 00
premiums,	117 15	dues capital withdrawn,	4,416 00
fines,	56 18	profits capital withdrawn,	422 10
transfer fees,	1 75	temporary expenses,	247 39
real estate loans repaid,	4,350 00	forfeited shares,	5 00
share loans repaid,	1,680 00	Cash on hand Oct. 31, 1899,	2,679 08
withdrawal profits,	127 19		
forfeited shares,	5 00		
Cash on hand Oct. 31, 1898,	193 29		
	$22,214 57		$22,214 57

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$39,150 00	6.30 per cent.	$300 00	7.20 per cent.	$510 00	6.30 per cent.
650 00	6.60 "	400 00	8.10 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1894,	1	$69 93	294	$20,559 42	Dues capital, as per general ledger,	$38,921 00
May, 1895,	2	61 97	48	2,974 56		
Nov., 1895,	3	54 24	45	2,440 80	Profits capital, as per general ledger,	4,819 54
May, 1896,	4	46 74	69	3,225 06		
Nov., 1896,	5	39 46	85	3,354 10	Unpaid dues,	919 00
May, 1897,	6	32 39	79	2,558 81		
Nov., 1897,	7	25 52	159	4,057 68		
May, 1898,	8	18 85	133	2,507 05		
Nov., 1898,	9	12 38	142	1,757 96		
May, 1899,	10	6 10	181	1,104 10		
Dues paid in advance,				120 00		
Total,				$44,659 54	Total,	$44,659 54

Number of shares issued during the year, ... 354
Number of shares now in force, ... 1,235
Number of shares now borrowed upon, ... 263
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 199
Number of shares forfeited during the year, ... 1
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 29
Present number of members, ... 208
Present number of borrowers, ... 44
Present number of non-borrowers, ... 164
Number of loans secured by first mortgage of real estate, . . . 46
Number of loans on shares, ... 5
Largest loan to any one member, ... $3,000 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 257 39
Date of examination by commissioner: March 21.

ROSLINDALE CO-OPERATIVE BANK — ROSLINDALE.

Incorporated March 7, 1898. Commenced business April 20, 1898.

ISAIAH B. HAMBLEN, *President.* GEORGE W. P. BABB, *Secretary and Treasurer.*

Names of security committee:

ARTHUR MCARTHUR, ISAIAH B. HAMBLEN,
ABRAM P. HODGDON.

Regular meetings the third Wednesday in each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$5,000 00	Dues capital,	$7,823 00
Loans on shares,	300 00	Profits capital (all series),	163 50
Permanent expense account,	165 00	Interest,	48 59
Unpaid fines,	9 68	Fines,	3 78
Cash in hands of treasurer,	2,570 75	Guaranty fund,	1 89
		Surplus,	4 67
	$8,045 43		$8,045 43

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$6,153 00	For real estate loans,	$4,400 00
interest,	222 14	share loans,	300 00
fines,	23 93	dues capital withdrawn,	857 00
transfer fees,	50	profits capital withdrawn,	6 65
Cash on hand Oct. 31, 1898,	1,794 29	temporary expenses,	23 36
		permanent expenses,	36 10
		Cash on hand Oct. 31, 1899,	2,570 75
	$8,193 86		$8,193 86

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	5.00 per cent.	-	-	$300 00	5.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1898, .	1	$19 45	287	$5,582 15	Dues capital, as per general ledger, . .	$7,823 00
Oct., 1898, .	2	13 21	131	1,730 51		
April, 1899, .	3	7 06	114	804 84	Profits capital, as per general ledger, . .	163 50
Oct., 1899, .	4	1 00	68	68 00	Unpaid dues, . .	210 00
Dues paid in advance, . . .				11 00		
Total, ...				$8,196 50	Total, . . .	$8,196 50

Number of shares issued during the year, ... 271
Number of shares now in force, ... 600
Number of shares now borrowed upon, ... 92
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 90
Highest rate of premium or interest received on money sold during the year: 5 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 1⅞ per cent.
Number of members withdrawn during the year, ... 18
Present number of members, ... 128
Present number of borrowers, ... 9
Present number of non-borrowers, ... 119
Number of loans secured by first mortgage of real estate, . . . 6
Number of loans on shares, ... 3
Largest loan to any one member, ... $1,800 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 35 84
Date of examination by commissioner: October 23.

ROXBURY CO-OPERATIVE BANK—(ROXBURY DISTRICT) BOSTON.

Incorporated Oct. 3, 1889. Commenced business Nov. 1, 1889.

JOSEPH ENGEL, *President.* THOMAS J. SPROUL, *Secretary and Treasurer.*

Names of security committee:

ROBERT A. WATSON, FREDERICK BLEILER,
JAMES W. COLGAN, AMOS M. LEONARD.

Regular meetings the first business day of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$203,500 00	Dues capital,	$190,193 00
Loans on shares,	10,575 00	Profits capital (all series),	30,291 67
Unpaid interest,	331 33	Guaranty fund,	2,100 00
Unpaid premiums,	1 60	Surplus,	1,836 84
Unpaid fines,	23 35		
Cash in hands of treasurer,	9,990 23		
	$224,421 51		$224,421 51

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$63,607 00	For real estate loans,	$88,525 00
interest,	11,880 68	share loans,	11,430 00
premiums,	17 90	dues capital withdrawn,	36,236 00
fines,	239 75	dues capital retired,	1,178 00
transfer fees,	1 25	profits capital withdrawn,	4,517 62
real estate loans repaid,	68,550 00	profits capital retired,	206 04
share loans repaid,	8,225 00	temporary expenses,	1,241 50
withdrawal profits,	556 56	interest on retired shares,	17 20
temporary expense,	168 00	Cash on hand Oct. 31, 1899,	9,990 23
Cash on hand Oct. 31, 1898,	95 45		
	$153,341 59		$153,341 59

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$128,600 00	5.00 per cent.	$61,900 00	6.00 per cent.	$10,575 00	6.25 per cent.
13,000 00	5.50 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1889,	1	$163 44	62	$10,133 28	Dues capital, as per general ledger,	$190,193 00
May, 1890,	2	152 76	25	3,819 00	Profits capital, as per general ledger,	30,291 67
Nov., 1890,	3	142 41	60	8,544 60	Unpaid dues,	1,020 00
May, 1891,	4	132 36	42	5,559 12		
Nov., 1891,	5	122 60	122	14,957 20		
May, 1892,	6	113 15	68	7,694 20		
Nov., 1892,	7	103 95	63	6,548 85		
May, 1893,	8	95 03	90	8,552 70		
Nov., 1893,	9	86 37	57	4,923 09		
May, 1894,	10	77 96	262	20,425 52		
Nov., 1894,	11	69 77	260	18,140 20		
May, 1895,	12	61 82	304	18,793 28		
Nov., 1895,	13	54 11	263	14,230 93		
May, 1896,	14	46 63	372	17,346 36		
Nov., 1896,	15	39 37	296	11,653 52		
May, 1897,	16	32 32	404	13,057 28		
Nov., 1897,	17	25 46	512	13,035 52		
May, 1898,	18	18 81	589	11,079 09		
Nov., 1898,	19	12 36	742	9,171 12		
May, 1899,	20	6 09	609	3,708 81		
Dues paid in advance,				131 00		
Total,				$221,504 67	Total,	$221,504 67

Number of shares issued during the year, ... 1,563
Number of shares now in force, ... 5,202
Number of shares now borrowed upon, ... 1,295
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,203
Number of shares retired during the year, ... 17
Highest rate of premium or interest received on money sold during the year: $6\frac{1}{4}$ per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, $2\frac{3}{4}$ per cent.
Number of members withdrawn during the year, ... 125
Present number of members, ... 525
Present number of borrowers, ... 110
Present number of non-borrowers, ... 415
Number of loans secured by first mortgage of real estate, . . . 78
Number of loans on shares, ... 32
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,073 50
Date of examination by commissioner: March 9.

SALEM CO-OPERATIVE BANK — SALEM.

Incorporated April 7, 1888. Commenced business April 13, 1888.

E. Augustus Mackintire, *President.* Albert C. Mackintire, *Secretary and Treasurer.*

Names of security committee:

George W. Pickering, Francis A. Newell,
E. Augustus Mackintire.

Regular meetings the second Friday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$265,575 00	Dues capital,	$230,998 00
Loans on shares,	6,380 00	Profits capital (all series),	47,912 71
Temporary expense account,	61 00	Interest,	1,510 38
Real estate by foreclosure,	13,354 57	Premiums,	107 00
Unpaid interest,	2,833 09	Fines,	59 19
Unpaid premiums,	192 70	Transfer fees,	25
Unpaid fines,	279 68	Withdrawal profits,	16 78
Cash in hands of treasurer,	4,451 94	Guaranty fund,	3,451 29
		Surplus,	9,041 98
		Forfeited share account,	30 40
	$293,127 98		$293,127 98

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$67,743 00	For real estate loans,	$33,475 00
interest,	17,231 72	share loans,	5,860 00
premiums,	1,131 10	dues capital withdrawn,	31,475 00
fines,	455 32	dues capital forfeited,	1,549 00
transfer fees,	1 75	dues capital retired,	28,250 00
real estate loans repaid,	30,950 00	dues capital matured,	13,038 00
real estate loans eliminated by foreclosure,	7,950 00	profits capital withdrawn,	5,929 97
		profits capital forfeited,	329 85
real estate loans eliminated by maturity of shares,	3,700 00	profits capital retired,	5,124 03
		profits capital matured,	5,734 94
share loans repaid,	4,010 00	temporary expenses,	1,537 38
withdrawal profits,	143 83	forfeited shares,	1,267 74
forfeiture profits,	1 20	real estate by foreclosure,	9,420 17
forfeited shares,	1,456 71	personal account,	48 43
rents,	199 66	Cash on hand Oct. 31, 1899,	4,451 94
real estate by foreclosure,	1,702 27		
Cash on hand Oct. 31, 1898,	10,814 89		
	$147,491 45		$147,491 45

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$221,900 00	6.30 per cent.	$10,500 00	7.20 per cent.	$6,180 00	6.30 per cent.
17,525 00	6.60 "	2,500 00	7.50 "	200 00	6.60 "
12,800 00	6.90 "	350 00	7.80 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct , 1888, .	2	$188 23	98	$18,446 54	Dues capital, as per general ledger, . .	$230,998 00
April, 1889, .	3	176 79	77	13,612 83		
Oct., 1889, .	4	165 78	81	13,428 18	Profits capital, as per general ledger, . .	47,912 71
April, 1890, .	5	154 89	85	13,165 65		
Oct., 1890, .	6	144 42	103	14,875 26	Unpaid dues, . .	3,518 00
April, 1891, .	7	134 25	113	15,170 25		
Oct., 1891, .	8	124 38	148	18,408 24		
April, 1892, .	9	114 81	92	10,562 52		
Oct., 1892, .	10	105 51	110	11,606 10		
April, 1893, .	11	96 48	88	8,490 24		
Oct., 1893, .	12	87 71	140	12,279 40		
April, 1894, .	13	79 25	133	10,540 25		
Oct., 1894, .	14	71 04	160	11,366 40		
April, 1895, .	15	63 06	290	18,287 40		
Oct., 1895, .	16	55 31	258	14,269 98		
April, 1896, .	17	47 79	325	15,531 75		
Oct., 1896, .	18	40 50	329	13,324 50		
April, 1897, .	19	33 42	441	14,738 22		
Oct., 1897, .	20	26 53	500	13,265 00		
April, 1898, .	21	19 85	434	8,614 90		
Oct., 1898, .	22	13 38	495	6,623 10		
April, 1899, .	23	7 10	740	5,254 00		
Oct., 1899, .	24	1 00	320	320 00		
Dues paid in advance, . . .				248 00		
Total, ...				$282,428 71	Total, . . .	$282,428 71

Number of shares issued during the year, ...	1,171
Number of shares now in force, ...	5,560
Number of shares now borrowed upon, ...	1,517
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	698
Number of shares forfeited during the year, ...	66
Number of shares retired during the year, ...	440
Number of shares matured during the year, ...	94
Highest rate of premium or interest received on money sold during the year: 5 cents premium.	
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.	
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.	
Number of members withdrawn during the year, ...	115
Present number of members, ...	880
Present number of borrowers, ...	223
Present number of non-borrowers, ...	657
Number of loans secured by first mortgage of real estate, . . .	252
Number of loans on shares, ...	42
Largest loan to any one member, ...	$5,000 00
Smallest loan to any one member, ...	15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	1,537 38
Date of examination by commissioner: January 20.	

SANDWICH CO-OPERATIVE BANK — SANDWICH.

Incorporated Oct. 1, 1885. Commenced business Dec. 15, 1885.

EDWARD B. HOWLAND, *President.* W. H. HEALD, *Secretary and Treasurer.*

Names of security committee:

L. S. NYE, JOHN MCCANN,
E. S. TALBOT.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$15,850 00	Dues capital,	$16,169 00
Loans on shares,	525 00	Profits capital (all series),	2,142 73
Temporary expense account,	143 88	Interest,	464 44
Real estate by foreclosure,	735 70	Fines,	50 92
Suspense account,	263 26	Withdrawal profits,	4 45
Taxes paid,	17 20	Guaranty fund,	74 82
Cash in hands of treasurer,	1,780 09	Surplus,	304 77
		Rent account,	104 00
	$19,315 13		$19,315 13

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$5,771 00	For real estate loans,	$2,900 00
interest,	842 50	dues capital withdrawn,	2,523 00
fines,	100 82	dues capital retired,	1,473 00
transfer fees,	25	profits capital withdrawn,	93 13
real estate loans repaid,	800 00	profits capital retired,	1,007 80
share loans repaid,	425 00	temporary expenses,	226 86
withdrawal profits,	23 24	interest on retired shares,	39 63
rent,	119 00	taxes,	33 02
Cash on hand Oct. 31, 1898,	1,994 72	Cash on hand Oct. 31, 1899,	1,780 09
	$10,076 53		$10,076 53

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,800 00	5 per cent.	$700 00	6¾ per cent.	$275 00	5 per cent.
1,300 00	5½ "	100 00	6⅞ "	50 00	5¼ "
700 00	5⅝ "	850 00	7 "	50 00	5⅝ "
1,350 00	5¾ "	250 00	7⅛ "	50 00	6 "
600 00	6 "	50 00	7¼ "	100 00	6¼ "
200 00	6 1-16 "	100 00	7½ "		
1,000 00	6⅛ "	450 00	7⅝ "		
1,500 00	6¼ "	500 00	8 "		
200 00	6½ "	100 00	8½ "		
50 00	6⅝ "	50 00	8⅞ "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1887, .	4	$199 94	1	$199 94	Dues capital, as per general ledger, . .	$16,169 00
Dec., 1887, .	5	189 59	1	189 59		
Dec., 1888, .	7	169 36	12	2,032 32	Profits capital, as per general ledger, . .	2,142 73
June, 1889, .	8	159 57	6	957 42		
Dec., 1889, .	9	150 05	4	600 20	Unpaid dues, . .	371 00
June, 1890, .	10	140 74	1	140 74		
Dec., 1890, .	11	131 63	3	394 89		
June, 1891, .	12	122 74	3	368 22		
Dec., 1891, .	13	113 99	7	797 93		
June, 1892, .	14	105 42	9	948 78		
Dec., 1892, .	15	97 04	7	679 28		
June, 1893, .	16	88 86	6	533 16		
Dec., 1893, .	17	80 87	11	889 57		
June, 1894, .	18	73 09	9	657 81		
Dec., 1894, .	19	65 51	22	1,441 22		
June, 1895, .	20	58 07	16	929 12		
Dec., 1895, .	21	50 85	12	610 20		
June, 1896, .	22	43 80	32	1,401 60		
Dec., 1896, .	23	36 91	23	848 93		
June, 1897, .	24	30 21	16	483 36		
Dec., 1897, .	25	23 66	12	283 92		
May, 1898, .	26	18 33	25	458 25		
Nov., 1898, .	27	12 08	191	2,307 28		
May, 1899, .	28	6 00	84	504 00		
Dues paid in advance, . . .				25 00		
Total, ...				$18,682 73	Total, . . .	$18,682 73

Number of shares issued during the year, ... 288
Number of shares now in force, ... 513
Number of shares now borrowed upon, ... 103
Largest number of shares held by any one member, ... 20
Number of shares withdrawn during the year, ... 47
Number of shares retired during the year, ... 20

Highest rate of premium or interest received on money sold during the year: 7¾ per cent.

Lowest rate of premium or interest received on money sold during the year: 5 per cent.

Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.

Number of members withdrawn during the year,	10	
Present number of members,	154	
Present number of borrowers,	48	
Present number of non-borrowers,	106	
Number of loans secured by first mortgage of real estate,	49	
Number of loans on shares,	8	
Largest loan to any one member,		$1,200 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		226 86

Date of examination by commissioner: July 17.

SECURITY CO-OPERATIVE BANK—BROCKTON.

Incorporated Dec. 17, 1877. Commenced business Dec. 20, 1877.

BRADFORD E. JONES, *President.* HENRY C. GURNEY, *Secretary.*
FRED B. HOWARD, *Treasurer.*

Names of security committee:

LORENZO F. SEVERANCE, WILLIAM H. SAVAGE,
THADDEUS E. GIFFORD.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$165,775 00	Dues capital,	$173,382 00
Loans on shares,	4,680 00	Profits capital (all series),	17,414 75
Permanent expense account,	116 75	Interest,	4,281 20
Temporary expense account,	438 54	Premiums,	453 65
Real estate by foreclosure,	9,944 63	Fines,	130 23
Unpaid interest,	1,491 39	Transfer fees,	75
Unpaid premiums,	165 20	Withdrawal profits,	319 98
Unpaid fines,	111 16	Guaranty fund,	1,504 50
Cash in hands of secretary,	163 65	Surplus,	598 11
Cash in hands of treasurer,	15,225 36	Forfeited share account,	26 51
	$198,111 68		$198,111 68

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$67,501 00	For real estate loans,	$30,800 00
interest,	10,970 68	share loans,	5,600 00
premiums,	1,145 70	dues capital withdrawn,	18,543 00
fines,	285 38	dues capital forfeited,	300 00
transfer fees,	3 25	dues capital retired,	41,940 00
real estate loans repaid,	32,105 00	dues capital matured,	5,483 00
real estate loans eliminated by foreclosure,	2,000 00	profits capital withdrawn,	2,499 93
real estate loans eliminated by maturity of shares,	6,900 00	profits capital forfeited,	76 30
share loans repaid,	7,065 00	profits capital retired,	6,912 94
withdrawal profits,	638 62	profits capital matured,	2,186 35
forfeiture profits,	19 00	temporary expenses,	1,477 24
real estate by foreclosure,	3,268 27	permanent expenses,	16 75
Cash on hand Oct. 31, 1898,	2,160 26	interest on retired shares,	346 96
		real estate by foreclosure,	2,490 68
		Cash on hand Oct. 31, 1899,	15,389 01
	$134,062 16		$134,062 16

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$164,225 00	6.60 per cent.	$150 00	7.20 per cent.	$4,680 00	6.60 per cent.
1,400 00	6.90 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1888,	12	$180 23	30	$5,406 90	Dues capital, as per general ledger,	$173,382 00
Dec., 1889,	13	158 03	37	5,847 11		
Dec., 1890,	14	137 24	28	3,842 72	Profits capital, as per general ledger,	17,414 75
Dec., 1891,	15	117 77	54	6,359 58		
Dec., 1892,	16	99 51	46	4,577 46	Unpaid dues,	2,061 00
June, 1893,	17	90 81	25	2,270 25		
Dec., 1893,	18	82 39	27	2,224 53		
June, 1894,	19	74 25	35	2,598 75		
Dec., 1894,	20	66 33	511	33,894 63		
June, 1895,	21	58 70	224	13,148 80		
Dec., 1895,	22	51 27	579	29,685 33		
June, 1896,	23	44 07	277	12,207 39		
Dec., 1896,	24	37 08	554	20,542 32		
June, 1897,	25	30 29	256	7,754 24		
Dec., 1897,	26	23 71	863	20,461 73		
June, 1898,	27	17 31	579	10,022 49		
Dec., 1898,	28	11 08	769	8,520 52		
June, 1899,	29	5 00	678	3,390 00		
Dues paid in advance,				103 00		
Total,				$192,857 75	Total,	$192,857 75

Number of shares issued during the year, 1,513
Number of shares now in force, 5,572
Number of shares now borrowed upon, 1,155
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 674
Number of shares forfeited during the year, 10
Number of shares retired during the year, 640
Number of shares matured during the year, 35
Highest rate of premium or interest received on money sold during the year: 10 cents premium.
Lowest rate of premium or interest received on money sold during the year: 10 cents premium.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, 113
Present number of members, 713
Present number of borrowers, 170
Present number of non-borrowers, 543
Number of loans secured by first mortgage of real estate, 192
Number of loans on shares, 43
Largest loan to any one member, $5,000 00
Smallest loan to any one member, 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, 1,502·24
Date of examination by commissioner: March 10.

SOMERVILLE CO-OPERATIVE BANK — SOMERVILLE.

Incorporated May 4, 1880. Commenced business June 7, 1880.

J. Frank Wellington, *President.* Franklin J. Hamblin, *Secretary and Treasurer.*

Names of security committee:

Benjamin F. Thompson, Nathan H. Reed,
Marshall H. Locke.

Regular meetings the first Monday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$522,459 58	Dues capital,	$504,977 00
Loans on shares,	27,600 00	Profits capital (all series),	86,453 32
Permanent expense account,	600 00	Interest,	2,651 72
Temporary expense account,	110 60	Premiums,	17 11
Real estate by foreclosure,	9,834 13	Fines,	116 16
United States bonds,	20,000 00	Withdrawal profits,	89 43
Bond premium account,	1,620 00	Guaranty fund,	3,400 00
Cash in hands of treasurer,	18,999 45	Surplus,	3,373 86
		Forfeited share account,	145 16
	$601,223 76		$601,223 76

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$140,538 00	For real estate loans,	$104,609 58
interest,	30,318 12	share loans,	20,900 00
premiums,	287 30	dues capital withdrawn,	77,413 00
fines,	1,291 71	dues capital forfeited,	845 00
transfer fees,	1 75	dues capital retired,	63,204 00
real estate loans repaid,	113,205 19	dues capital matured,	6,069 00
real estate loans eliminated by foreclosure,	9,144 88	profits capital withdrawn,	12,247 56
		profits capital forfeited,	130 24
real estate loans eliminated by maturity of shares,	8,500 00	profits capital retired,	18,531 29
		profits capital matured,	2,636 74
share loans repaid,	14,750 00	temporary expenses,	1,930 10
withdrawal profits,	773 08	forfeited shares,	738 79
forfeiture profits,	11 26	interest on retired shares,	1,031 51
forfeited shares,	738 79	security committee,	235 00
bond premiums,	330 00	finance committee,	105 50
insurance,	9 00	real estate by foreclosure,	9,834 13
Cash on hand Oct. 31, 1898,	19,561 81	Cash on hand Oct. 31, 1899,	18,999 45
	$339,460 89		$339,460 89

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$315,159 58	5.00 per cent.	$3,550 00	5.75 per cent.	$23,200 00	5.00 per cent.
64,250 00	5.25 "	68,700 00	6.30 "	1,100 00	5.25 "
69,200 00	5.50 "	1,600 00	6.60 "	1,550 00	5.50 "
				600 00	6.00 "
				1,150 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888,	17	$196 54	66	$12,971 64	Dues capital, as per general ledger,	$504,977 00
Oct., 1888,	18	184 82	68	12,567 76		
April, 1889,	19	173 43	108	18,730 44	Profits capital, as per general ledger,	86,453 32
Oct., 1889,	20	162 48	69	11,211 12		
April, 1890,	21	151 83	114	17,308 62	Unpaid dues,	3,630 00
Oct., 1890,	22	141 56	111	15,713 16		
April, 1891,	23	131 59	141	18,554 19		
Oct., 1891,	24	121 87	214	26,080 18		
April, 1892,	25	112 49	512	57,594 88		
Oct., 1892,	26	103 42	292	30,198 64		
April, 1893,	27	94 59	367	34,714 53		
Oct., 1893,	28	86 06	374	32,186 44		
April, 1894,	29	77 79	491	38,194 89		
Oct., 1894,	30	69 75	525	36,618 75		
April, 1895,	31	61 93	660	40,873 80		
Oct., 1895,	32	54 38	758	41,220 04		
April, 1896,	33	47 05	639	30,064 95		
Oct., 1896,	34	39 92	663	26,466 96		
April, 1897,	35	33 00	998	32,934 00		
Oct., 1897,	36	26 27	637	16,733 99		
April, 1898,	37	19 72	1,152	22,717 44		
Oct., 1898,	38	13 33	881	11,743 73		
April, 1899,	39	7 09	1,213	8,600 17		
Oct., 1899,	40	1 00	558	558 00		
Dues paid in advance,				502 00		
Total,				$595,060 32	Total,	$595,060 32

Number of shares issued during the year, ... 1,947
Number of shares now in force, ... 11,611
Number of shares now borrowed upon, ... 3,315
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,985
Number of shares forfeited during the year, ... 43
Number of shares retired during the year, ... 582
Number of shares matured during the year, ... 43
Highest rate of premium or interest received on money sold during the year: 5 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.

Number of members withdrawn during the year,	241	
Present number of members,	1,341	
Present number of borrowers,	407	
Present number of non-borrowers,	934	
Number of loans secured by first mortgage of real estate,	284	
Number of loans on shares,	123	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		2,030 10

Date of examination by commissioner: February 9.

SOUTH FRAMINGHAM CO-OPERATIVE BANK—SOUTH FRAMINGHAM.

Incorporated April 16, 1889. Commenced business May 6, 1889.

ALFRED M. EAMES, *President.* HARRIE L. DAVENPORT, *Secretary and Treasurer.*

Names of security committee:

JOSHUA SMITH, SAMUEL O. STAPLES,
ELEAZER GOULDING.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$166,885 00	Dues capital,	$153,416 00
Loans on shares,	9,035 00	Profits capital (all series),	25,771 54
Permanent expense account,	200 00	Interest,	21 16
Real estate by foreclosure,	3,500 00	Guaranty fund,	1,550 05
Unpaid interest,	233 43	Surplus,	1,991 19
Unpaid fines,	23 44	Forfeited share account,	106 77
Personal account,	964 68	Personal account,	159 16
Mortgage,	1,000 00		
Cash in hands of treasurer,	1,174 32		
	$183,015 87		$183,015 87

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$53,494 00	For real estate loans,	$48,050 00
interest,	9,769 88	share loans,	9,310 00
premiums,	142 46	dues capital withdrawn,	23,144 00
fines,	323 47	dues capital forfeited,	56 00
real estate loans repaid,	26,235 00	dues capital retired,	8,106 00
share loans repaid,	3,859 00	profits capital withdrawn,	3,825 38
forfeited shares,	63 88	profits capital forfeited,	9 56
temporary expense,	100 00	profits capital retired,	2,687 10
rent,	328 43	temporary expenses,	1,236 37
retired share account,	10,879 84	forfeited shares,	71 78
mortgage,	200 00	interest on retired shares,	86 80
real estate by foreclosure,	14 65	retired share account,	10,879 84
Cash on hand Oct. 31, 1898,	3,907 05	real estate by foreclosure,	680 51
		Cash on hand Oct. 31, 1899,	1,174 32
	$109,317 66		$109,317 66

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,500 00	5 per cent.	$3,200 00	6½ per cent.	$5,900 00	5 per cent.
102,385 00	6 "	1,500 00	6⅝ "	3,060 00	6 "
33,530 00	6⅛ "	500 00	6¾ "	75 00	6⅜ "
11,120 00	6¼ "	500 00	7⅛ "		
4,150 00	6⅝ "	500 00	7¾ "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889,	1	$173 29	64	$11,090 56	Dues capital, as per general ledger,	$153,416 00
Nov., 1889,	2	162 37	60	9,742 20		
May, 1890,	3	151 78	92	13,963 76	Profits capital, as per general ledger,	25,771 54
Nov., 1890,	4	141 49	47	6,650 03		
May, 1891,	5	131 52	45	5,918 40	Unpaid dues,	468 00
Nov., 1891,	6	121 82	75	9,136 50		
May, 1892,	7	112 40	30	3,372 00		
Nov., 1892,	8	103 26	52	5,369 52		
May, 1893,	9	94 39	100	9,439 00		
Nov., 1893,	10	85 78	111	9,521 58		
May, 1894,	11	77 42	63	4,877 46		
Nov., 1894,	12	69 30	63	4,365 90		
May, 1895,	13	61 42	98	6,019 16		
Nov., 1895,	14	53 77	186	10,001 22		
May, 1896,	15	46 34	260	12,048 40		
Nov., 1896,	16	39 12	214	8,371 68		
May, 1897,	17	32 11	347	11,142 17		
Nov., 1897,	18	25 32	560	14,179 20		
May, 1898,	19	18 72	490	9,172 80		
Nov., 1898,	20	12 31	864	10,635 84		
May, 1899,	21	6 08	652	3,964 16		
Dues paid in advance,				674 00		
Total,				$179,655 54	Total,	$179,655 54

Number of shares issued during the year,	1,598
Number of shares now in force,	4,473
Number of shares now borrowed upon,	1,131
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	742
Number of shares forfeited during the year,	4
Number of shares retired during the year,	70
Highest rate of premium or interest received on money sold during the year: 6 per cent.	
Lowest rate of premium or interest received on money sold during the year: 5 per cent.	
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.	
Number of members withdrawn during the year,	97
Present number of members,	617
Present number of borrowers,	160
Present number of non-borrowers,	457
Number of loans secured by first mortgage of real estate,	151
Number of loans on shares,	35
Largest loan to any one member,	$5,000 00
Smallest loan to any one member,	15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,	1,186 37
Date of examination by commissioner: February 3.	

SOUTH SHORE CO-OPERATIVE BANK — WEYMOUTH.

Incorporated April 18, 1890. Commenced business May 5, 1890.

JOEL F. SHEPPARD, *President.* CHARLES G. SHEPPARD, *Secretary and Treasurer.*

Names of security committee:

GEORGE H. BICKNELL, JOEL F. SHEPPARD,
DAVID J. PIERCE.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$70,650 00	Dues capital,	$64,693 00
Loans on shares,	2,650 00	Profits capital (all series),	13,538 72
Permanent expense account,	56 06	Guaranty fund,	267 00
Real estate by foreclosure,	1,560 15	Surplus,	933 44
Unpaid interest,	153 50	Forfeited share account,	4 00
Unpaid premiums,	9 55	Personal account,	81 18
Unpaid fines,	24 29		
Cash in hands of treasurer,	4,413 79		
	$79,517 34		$79,517 34

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$16,551 00	For real estate loans,	$12,700 00
interest,	4,478 00	share loans,	2,500 00
premiums,	181 20	dues capital withdrawn,	7,927 00
fines,	120 63	dues capital forfeited,	161 00
transfer fees,	1 25	dues capital retired,	3,192 00
real estate loans repaid,	6,350 00	profits capital withdrawn,	1,275 42
real estate loans eliminated by foreclosure,	3,700 00	profits capital forfeited,	7 32
share loans repaid,	2,050 00	profits capital retired,	1,013 85
withdrawal profits,	319 30	temporary expenses,	410 30
forfeiture profits,	1 90	forfeited shares,	50 65
forfeited shares,	4 93	interest on retired shares,	10 05
taxes,	59 98	taxes,	59 98
rents,	31 00	rents,	8 30
security committee,	30 00	security committee,	78 00
real estate by foreclosure,	2,320 00	real estate by foreclosure,	3,798 97
Cash on hand Oct. 31, 1898,	1,407 44	Cash on hand Oct. 31, 1899,	4,413 79
	$37,606 63		$37,606 63

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$32,000 00	6.00 per cent.	$1,300 00	6.90 per cent.	$1,750 00	6.00 per cent.
31,450 00	6.30 "	600 00	7.20 "	900 00	6.30 "
5,300 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1890, .	1	$154 27	86	$13,267 22	Dues capital, as per general ledger, .	$64,693 00
Nov., 1890, .	2	143 75	37	5,318 75		
May, 1891, .	3	133 51	45	6,007 95	Profits capital, as per general ledger, . .	13,538 72
Nov., 1891, .	4	123 52	23	2,840 96		
May, 1892, .	5	113 88	42	4,782 96	Unpaid dues, . .	291 00
Nov., 1892, .	6	104 53	47	4,912 91		
May, 1893, .	7	95 46	24	2,291 04		
Nov., 1893, .	8	86 67	47	4,073 49		
May, 1894, .	9	78 18	63	4,925 34		
Nov., 1894, .	10	69 94	49	3,427 06		
May, 1895, .	11	61 97	87	5,391 39		
Nov., 1895, .	12	54 24	76	4,122 24		
May, 1896, .	13	46 74	94	4,393 56		
Nov., 1896, .	14	39 46	52	2,051 92		
May, 1897, .	15	32 39	100	3,239 00		
Nov., 1897, .	16	25 52	132	3,368 64		
May, 1898, .	17	18 85	93	1,753 05		
Nov., 1898, .	18	12 38	128	1,584 64		
May, 1899, .	19	6 10	106	646 60		
Dues paid in advance, . . .				124 00		
Total, ...				$78,522 72	Total, . . .	$78,522 72

Number of shares issued during the year, ... 270
Number of shares now in force, ... 1,331
Number of shares now borrowed upon, ... 434
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 235
Number of shares forfeited during the year, ... 20
Number of shares retired during the year, ... 30
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 35
Present number of members, ... 212
Present number of borrowers, ... 63
Present number of non-borrowers, ... 149
Number of loans secured by first mortgage of real estate, . . . 58
Number of loans on shares, ... 16
Largest loan to any one member, ... $4,600 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 460 30
Date of examination by commissioner: March 28.

SOUTH WEYMOUTH CO-OPERATIVE BANK—SOUTH WEYMOUTH.

Incorporated Feb. 28, 1889. Commenced business March 9, 1889.

A. Fenton Bullock, *President.* Frank H. Richards, *Secretary.*
Ellis J. Pitcher, *Treasurer.*

Names of security committee:

Louis A. Cook, Charles H. Clapp,
James F. Frawley, Francis F. Bullock,
John H. Stetson.

Regular meetings the second Saturday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$79,300 00	Dues capital,	$68,447 00
Loans on shares,	4,975 00	Profits capital (all series),	15,919 02
Temporary expense account,	13 52	Interest,	434 67
Unpaid fines,	12 30	Premiums,	7 75
Taxes,	98 20	Transfer fees,	25
Cash in hands of treasurer,	1,402 76	Withdrawal profits,	36 78
		Guaranty fund,	623 83
		Surplus,	282 18
		Forfeited share account,	50 30
	$85,801 78		$85,801 78

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$17,625 00	For real estate loans,	$20,325 00
interest,	4,800 49	share loans,	3,700 00
premiums,	159 73	dues capital withdrawn,	4,643 00
fines,	91 53	dues capital forfeited,	237 00
transfer fees,	2 75	dues capital retired,	4,168 00
real estate loans repaid,	10,450 00	profits capital withdrawn,	778 70
share loans repaid,	1,600 00	profits capital forfeited,	77 17
withdrawal profits,	195 05	profits capital retired,	1,631 05
forfeiture profits,	19 28	temporary expenses,	254 01
forfeited shares,	232 71	forfeited shares,	182 41
personal account,	350 00	taxes,	98 20
security committee,	2 00	personal account,	350 00
Cash on hand Oct. 31, 1898,	2,320 76	security committee,	2 00
		Cash on hand Oct. 31, 1899,	1,402 76
	$37,849 30		$37,849 30

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$58,575 00	6.00 per cent.	$4,250 00	6.90 per cent.	$4,525 00	6.00 per cent.
10,175 00	6.30 "	2,450 00	7.20 "	250 00	6.30 "
2,525 00	6.60 "	1,325 00	7.50 "	200 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.
Mar., 1889,	1	$179 04	68	$12,174 72
Sept., 1889,	2	168 12	34	5,716 08
Mar., 1890,	3	157 17	65	10,216 05
Sept., 1890,	4	146 65	22	3,226 30
Mar., 1891,	5	136 33	34	4,635 22
Sept., 1891,	6	126 39	15	1,895 85
Mar., 1892,	7	116 76	37	4,320 12
Sept., 1892,	8	107 36	53	5,690 08
Mar., 1893,	9	98 24	59	5,796 16
Sept., 1893,	10	89 38	4	357 52
Mar., 1894,	11	80 86	35	2,830 10
Sept., 1894,	12	72 56	39	2,829 84
Mar., 1895,	13	64 49	37	2,386 13
Sept., 1895,	14	56 68	47	2,663 96
Mar., 1896,	15	49 09	70	3,436 30
Sept., 1896,	16	41 72	26	1,084 72
Mar., 1897,	17	34 56	121	4,181 76
Sept., 1897,	18	27 64	130	3,593 20
Mar., 1898,	19	20 93	131	2,741 83
Sept., 1898,	20	14 42	150	2,163 00
Mar., 1899,	21	8 11	328	2,660 08
Sept., 1899,	22	2 00	165	330 00
Dues paid in advance,				90 00
Total,				$85,019 02

Dues capital, as per general ledger,		$68,447 00
Profits capital, as per general ledger,		15,919 02
Unpaid dues,		653 00
Total,		$85,019 02

Number of shares issued during the year,	531
Number of shares now in force,	1,670
Number of shares now borrowed upon,	502
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	139
Number of shares forfeited during the year,	15
Number of shares retired during the year,	34
Highest rate of premium or interest received on money sold during the year: 25 cents premium.	
Lowest rate of premium or interest received on money sold during the year: 6 per cent.	
Rate of profits distributed: 1st term, 3¼ per cent.; 2d term, 3¼ per cent.	
Number of members withdrawn during the year,	37
Present number of members,	278
Present number of borrowers,	91
Present number of non-borrowers,	187
Number of loans secured by first mortgage of real estate,	104
Number of loans on shares,	20
Largest loan to any one member,	$4,400 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,	254 01
Date of examination by commissioner: April 4.	

SPRINGFIELD CO-OPERATIVE BANK — SPRINGFIELD.

Incorporated April 13, 1882. Commenced business May 9, 1882.

IRA B. ALLEN, *President.* E. S. BATCHELDER, *Secretary.*
C. H. CHURCHILL, *Treasurer.*

Names of security committee:

GEORGE A. DENISON, C. H. CHURCHILL,
S. D. SHERWOOD.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$450,975 00	Dues capital,	$430,988 00
Loans on shares,	28,980 00	Profits capital (all series),	73,248 47
Real estate by foreclosure,	1,098 55	Forfeiture profits,	45
Unpaid interest,	3,926 46	Guaranty fund,	2,993 45
Unpaid premiums,	50	Surplus,	2,713 45
Unpaid fines,	424 56	Forfeited share account,	182 99
Cash in hands of treasurer,	24,721 74		
	$510,126 81		$510,126 81

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$125,228 00	For real estate loans,	$99,075 00
interest,	26,903 62	share loans,	35,725 00
premiums,	80 60	dues capital withdrawn,	64,748 00
fines,	1,439 58	dues capital forfeited,	10 00
transfer fees,	13 00	dues capital retired,	66,705 00
real estate loans repaid,	137,025 00	profits capital withdrawn,	9,684 61
real estate loans eliminated by foreclosure,	1,000 00	profits capital forfeited,	1 80
share loans repaid,	23,755 00	profits capital retired,	18,234 61
withdrawal profits,	1,490 51	temporary expenses,	1,897 46
forfeiture profits,	45	interest on retired shares,	479 94
Cash on hand Oct. 31, 1898,	5,458 82	interest refunded,	8 75
		withdrawal profits refunded,	4 12
		real estate by foreclosure,	1,098 55
		Cash on hand Oct. 31, 1899,	24,721 74
	$322,394 58		$322,394 58

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$383,750 00	5.00 per cent.	$4,400 00	6.30 per cent.	$23,865 00	5.00 per cent.
62,825 00	6.00 "			5,065 00	6.00 "
				50 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	13	$200 92	10	$2,009 20	Dues capital, as per general ledger, . .	$430,988 00
Feb., 1890, .	17	160 50	15	2,407 50		
Aug., 1890, .	19	149 53	14	2,093 42	Profits capital, as per general ledger, . .	73,248 47
Feb., 1891, .	21	139 03	21	2,919 63		
May, 1891, .	22	133 91	17	2,276 47	Unpaid dues, . .	5,720 00
Aug., 1891, .	23	128 88	7	902 16		
Nov., 1891, .	24	123 95	159	19,708 05		
Feb., 1892, .	25	119 04	181	21,546 24		
May, 1892, .	26	114 19	177	20,211 63		
Aug., 1892, .	27	109 45	182	19,919 90		
Nov., 1892, .	28	104 79	221	23,158 59		
Feb., 1893, .	29	100 22	207	20,745 54		
May, 1893, .	30	95 69	198	18,946 62		
Aug., 1893, .	31	91 19	213	19,423 47		
Nov., 1893, .	32	86 86	205	17,806 30		
Feb., 1894, .	33	82 54	270	22,285 80		
May, 1894, .	34	78 28	255	19,961 40		
Aug., 1894, .	35	74 11	249	18,453 39		
Nov., 1894, .	36	69 98	346	24,213 08		
Feb., 1895, .	37	65 96	376	24,800 96		
May, 1895, .	38	61 98	346	21,445 08		
Aug., 1895, .	39	58 05	349	20,259 45		
Nov., 1895, .	40	54 19	130	7,044 70		
Feb., 1896, .	41	50 39	306	15,419 34		
May, 1896, .	42	46 66	476	22,210 16		
Aug., 1896, .	43	42 96	321	13,790 16		
Nov., 1896, .	44	39 35	276	10,860 60		
Feb., 1897, .	45	35 77	476	17,026 52		
May, 1897, .	46	32 26	560	18,065 60		
Aug., 1897, .	47	28 83	387	11,157 21		
Nov., 1897, .	48	25 41	714	18,142 74		
Feb., 1898, .	49	22 07	554	12,226 78		
May, 1898, .	50	18 78	185	3,474 30		
Aug., 1898, .	51	15 54	197	3,061 38		
Nov., 1898, .	52	12 34	490	6,046 60		
Feb., 1899, .	53	9 19	237	2,178 03		
May, 1899, .	54	6 09	400	2,436 00		
Aug., 1899, .	55	3 03	349	1,057 47		
Dues paid in advance, . . .				265 00		
Total, ...				$509,956 47	Total, . . .	$509,956 47

Number of shares issued during the year,	1,612	
Number of shares now in force,	10,076	
Number of shares now borrowed upon,	3,025	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,968	
Number of shares forfeited during the year,	5	
Number of shares retired during the year,	745	
Highest rate of premium or interest received on money sold during the year: 6 per cent.		
Lowest rate of premium or interest received on money sold during the year: 5 per cent.		
Rate of profits distributed: 1st term, 1½ per cent.; 2d term, 1½ per cent.; 3d term, 1 5-16 per cent.; 4th term, 1 5-16 per cent.		
Number of members withdrawn during the year,	259	
Present number of members,	1,224	
Present number of borrowers,	338	
Present number of non-borrowers,	886	
Number of loans secured by first mortgage of real estate,	364	
Number of loans on shares,	146	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		2,197 46
Date of examination by commissioner: October 30.		

STONEHAM CO-OPERATIVE BANK — STONEHAM.

Incorporated Jan. 10, 1887. Commenced business Feb. 1, 1887.

WILLIAM B. SNOW, *President.* GEORGE N. GREEN, *Secretary and Treasurer.*

Names of security committee:

ARTHUR H. COWDREY, SIDNEY A. HILL,
OLIVER H. MARSTON.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$127,050 00	Dues capital,	$123,988 00
Loans on shares,	12,450 00	Profits capital (all series),	25,117 29
Real estate by foreclosure,	7,714 10	Guaranty fund,	1,350 00
Unpaid interest,	1,056 06	Surplus,	1,678 76
Unpaid fines,	330 78	Forfeited share account,	66 77
Cash in hands of treasurer,	3,599 88		
	$152,200 82		$152,200 82

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$32,212 00	For real estate loans,	$27,400 00
interest,	8,260 28	share loans,	12,550 00
premiums,	2 05	dues capital withdrawn,	21,811 00
fines,	353 64	dues capital forfeited,	52 00
transfer fees,	75	dues capital retired,	11,761 00
real estate loans repaid,	34,800 00	dues capital matured,	987 00
real estate loans eliminated by foreclosure,	2,600 00	profits capital withdrawn,	4,437 52
share loans repaid,	5,450 00	profits capital forfeited,	5 07
withdrawal profits,	285 61	profits capital retired,	3,536 09
forfeiture profits,	5 07	profits capital matured,	456 06
real estate by foreclosure,	3,000 00	temporary expenses,	563 52
rents,	156 00	interest on retired shares,	242 32
Cash on hand Oct. 31, 1898,	3,760 88	real estate by foreclosure,	2,936 77
		taxes and maintenance,	548 05
		Cash on hand Oct. 31, 1899,	3,599 88
	$90,886 28		$90,886 28

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$127,050 00	5.00 per cent.	-	-	$12,450 00	5.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.
Feb., 1888,	3	$204 88	14	$2,868 32
Aug., 1888,	4	192 90	4	771 60
Feb., 1889,	5	181 28	28	5,075 84
May, 1889,	6	175 45	22	3,859 90
Nov., 1889,	7	164 26	52	8,541 52
May, 1890,	8	153 38	34	5,214 92
Nov., 1890,	9	142 86	62	8,857 32
May, 1891,	10	132 61	71	9,415 31
Nov., 1891,	11	122 74	45	5,523 30
May, 1892,	12	113 16	56	6,336 96
Nov., 1892,	13	103 86	61	6,335 46
May, 1893,	14	94 84	54	5,121 36
Nov., 1893,	15	86 11	77	6,630 47
May, 1894,	16	77 68	99	7,690 32
Nov., 1894,	17	69 51	186	12,928 86
May, 1895,	18	61 60	127	7,823 20
Nov., 1895,	19	53 92	280	15,097 60
May, 1896,	20	46 46	200	9,292 00
Nov., 1896,	21	39 22	152	5,961 44
May, 1897,	22	32 20	148	4,765 60
Nov., 1897,	23	25 37	236	5,987 32
May, 1898,	24	18 75	121	2,268 75
Nov., 1898,	25	12 32	226	2,784 32
May, 1899,	26	6 08	195	1,185 60
Dues paid in advance,				96 00
Total,				$150,433 29

Dues capital, as per general ledger,		$123,988 00
Profits capital, as per general ledger,		25,117 29
Unpaid dues,		1,328 00
Total,		$150,433 29

Number of shares issued during the year,	464
Number of shares now in force,	2,550
Number of shares now borrowed upon,	922
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	503
Number of shares forfeited during the year,	13
Number of shares retired during the year,	121
Number of shares matured during the year,	7
Highest rate of premium or interest received on money sold during the year: 6 per cent.	
Lowest rate of premium or interest received on money sold during the year: 5 per cent.	
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2¾ per cent.	
Number of members withdrawn during the year,	45
Present number of members,	361
Present number of borrowers,	129
Present number of non-borrowers,	232
Number of loans secured by first mortgage of real estate,	124
Number of loans on shares,	29
Largest loan to any one member,	$4,100 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,	563 52
Date of examination by commissioner: April 18.	

STOUGHTON CO-OPERATIVE BANK — STOUGHTON.

Incorporated March 23, 1886. Commenced business April 10, 1886.

GEORGE E. BELCHER, *President.* HENRY W. BRITTON, *Secretary and Treasurer.*

Names of security committee:

RICHARD B. WARD, WEBSTER SMITH,
CHRISTOPHER FARRELL.

Regular meetings the second Saturday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$165,387 00	Dues capital,	$143,640 00
Loans on shares,	5,795 00	Profits capital (all series),	32,494 12
Temporary expense account,	9 00	Interest,	541 89
Real estate by foreclosure,	9,258 48	Premiums,	28 05
Mortgage,	136 43	Fines,	44 27
Taxes paid,	67 10	Transfer fees,	50
Cash in hands of treasurer,	3,319 13	Withdrawal profits,	40 91
		Forfeiture profits,	1 53
		Guaranty fund,	2,823 18
		Surplus,	1,938 01
		Matured share account,	2,419 68
	$183,972 14		$183,972 14

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$36,579 00	For real estate loans,	$18,250 00
interest,	10,837 26	share loans,	5,945 00
premiums,	585 37	dues capital withdrawn,	32,219 00
fines,	624 48	dues capital forfeited,	1,040 00
transfer fees,	2 75	dues capital matured,	12,553 00
real estate loans repaid,	13,100 00	profits capital withdrawn,	7,526 00
real estate loans eliminated by foreclosure,	9,800 00	profits capital forfeited,	201 97
		profits capital matured,	5,868 59
real estate loans eliminated by maturity of shares,	4,100 00	temporary expenses,	763 00
		forfeited shares,	876 02
share loans repaid,	7,955 00	taxes,	67 10
withdrawal profits,	198 08	real estate by foreclosure,	10,248 48
forfeiture profits,	26 92	surplus account,	1,014 60
forfeited shares,	876 02	matured share account,	11,471 71
real estate by foreclosure,	7,746 27	Cash on hand Oct. 31, 1899,	3,319 13
matured share account,	13,891 39		
Cash on hand Oct. 31, 1898,	5,041 06		
	$111,363 60		$111,363 60

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,950 00	6.00 per cent.	$2,700 00	7.50 per cent.	$3,825 00	6.00 per cent.
136,237 00	6.30 "	900 00	7.80 "	1,145 00	6.30 "
4,300 00	6.60 "	1,600 00	8.10 "	825 00	6.60 "
3,200 00	6.90 "	500 00	8.40 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	4	$180 47	88	$15,881 36	Dues capital, as per general ledger, . .	$143,640 00
Sept., 1889, .	5	169 04	39	6,592 56		
Mar., 1890, .	6	157 94	77	12,161 38	Profits capital, as per general ledger, . .	32,494 12
Sept., 1890, .	7	147 17	87	12,803 79		
Mar., 1891, .	8	136 76	93	12,718 68	Unpaid dues, . .	1,563 00
Sept., 1891, .	9	126 65	93	11,778 45		
Mar., 1892, .	10	116 87	82	9,583 34		
Sept., 1892, .	11	107 40	105	11,277 00		
Mar., 1893, .	12	98 23	119	11,689 37		
Sept., 1893, .	13	89 34	61	5,449 74		
Mar., 1894, .	14	80 70	107	8,634 90		
Sept., 1894, .	15	72 38	70	5,066 60		
Mar., 1895, .	16	64 30	100	6,430 00		
Sept., 1895, .	17	56 47	203	11,463 41		
Mar., 1896, .	18	48 90	128	6,259 20		
Sept., 1896, .	19	41 54	141	5,857 14		
Mar., 1897, .	20	34 43	190	6,541 70		
Sept., 1897, .	21	27 53	209	5,753 77		
Mar., 1898, .	22	20 85	285	5,942 25		
Sept., 1898, .	23	14 38	181	2,602 78		
Mar., 1899, .	24	8 10	287	2,324 70		
Sept., 1899, .	25	2 00	412	824 00		
Dues paid in advance, . . .				61 00		
Total, ...				$177,697 12	Total, . . .	$177,697 12

Number of shares issued during the year, ... 807
Number of shares now in force, ... 3,157
Number of shares now borrowed upon, ... 1,022
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 716
Number of shares forfeited during the year, ... 53
Number of shares matured during the year, ... 91
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 92
Present number of members, ... 458
Present number of borrowers, ... 206
Present number of non-borrowers, ... 252
Number of loans secured by first mortgage of real estate, . . . 169
Number of loans on shares, ... 37
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 763 00
Date of examination by commissioner: February 28.

SUFFOLK CO-OPERATIVE BANK — BOSTON.

Incorporated Dec. 11, 1885. Commenced business Jan. 1, 1886.

CHARLES A. POTTER, *President.* CHARLES J. PAGE, *Secretary and Treasurer.*

Names of security committee:

ALFRED FOSTER, FREDERICK J. STARK,
WILLIAM A. RUDDICK.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$42,434 64	Dues capital,	$44,767 00
Loans on shares,	5,835 00	Profits capital (all series),	10,298 95
Real estate by foreclosure,	3,925 19	Guaranty fund,	360 00
Unpaid interest,	1,296 47	Surplus,	364 61
Unpaid premiums,	305 43	Forfeited share account,	81 48
Unpaid fines,	107 87	Personal accounts,	38 16
Cash in hands of treasurer,	2,068 85	Rent account,	63 25
	$55,973 45		$55,973 45

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$11,982 00	For real estate loans,	$11,145 00
interest,	2,509 29	share loans,	1,535 00
premiums,	498 24	dues capital withdrawn,	5,539 00
fines,	171 86	dues capital matured,	2,329 00
real estate loans repaid,	8,800 00	profits capital withdrawn,	991 82
share loans repaid,	1,925 00	profits capital matured,	1,077 12
withdrawal profits,	188 83	temporary expenses,	604 46
surplus,	3 80	forfeited shares,	43 16
personal accounts,	34 16	personal accounts,	174 96
rent,	63 25	real estate by foreclosure,	61 25
real estate by foreclosure,	55 15	matured share account,	2,829 78
Cash on hand Oct. 31, 1898,	2,167 82	Cash on hand Oct. 31, 1899,	2,068 85
	$28,399 40		$28,399 40

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,250 00	6.00 per cent.	$4,300 00	6.90 per cent.	$5,835 00	7.50 per cent.
2,500 00	6.30 "	3,395 00	7.20 "		
2,300 00	6.60 "	27,689 64	7.50 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1888,	6	$198 43	12	$2,381 16	Dues capital, as per general ledger,	$44,767 00
May, 1889,	8	178 61	17	3,036 37		
Nov., 1889,	9	167 24	20	3,344 80	Profits capital, as per general ledger,	10,298 95
May, 1890,	10	156 35	15	2,345 25		
Nov., 1890,	11	145 64	22	3,204 08	Unpaid dues,	1,840 00
May, 1891,	12	135 31	13	1,759 03		
Nov., 1891,	13	125 27	36	4,509 72		
May, 1892,	14	115 45	76	8,774 20		
Nov., 1892,	15	105 92	9	953 28		
May, 1893,	16	96 67	9	870 03		
May, 1894,	18	78 99	35	2,764 65		
Nov., 1894,	19	70 54	40	2,821 60		
May, 1895,	20	62 39	45	2,807 55		
Nov., 1895,	21	54 50	28	1,526 00		
May, 1896,	22	46 88	44	2,062 72		
Nov., 1896,	23	39 48	57	2,250 36		
May, 1897,	24	32 35	76	2,458 60		
Nov., 1897,	25	25 48	203	5,172 44		
May, 1898,	26	18 81	122	2,294 82		
Nov., 1898,	27	12 37	57	705 09		
May, 1899,	28	6 10	132	805 20		
Dues paid in advance,				59 00		
Total,				$56,905 95	Total,	$56,905 95

Number of shares issued during the year, ... 195
Number of shares now in force, ... 1,068
Number of shares now borrowed upon, ... 341
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 156
Number of shares matured during the year, ... 17
Highest rate of premium or interest received on money sold during the year: 25 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2¾ per cent.
Number of members withdrawn during the year, ... 27
Present number of members, ... 149
Present number of borrowers, ... 50
Present number of non-borrowers, ... 99
Number of loans secured by first mortgage of real estate, ... 47
Number of loans on shares, ... 32
Largest loan to any one member, ... $3,300 00
Smallest loan to any one member, ... 40 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 604 46
Date of examination by commissioner: February 9.

TAUNTON CO-OPERATIVE BANK — TAUNTON.

Incorporated March 2, 1880. Commenced business March 17, 1880.

HENRY W. COLBY, *President.* H. O. MORSE, *Secretary.*
GEORGE E. DEAN, *Treasurer.*

Names of security committee:

DANIEL CAREY, HERBERT N. PIERCE,
THOMAS BAKER.

Regular meetings the first Tuesday after fifteenth of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$388,050 00	Dues capital,	$335,001 00
Loans on shares,	12,150 00	Profits capital (all series),	55,085 32
Permanent expense account,	188 42	Interest,	11,390 03
Temporary expense account,	620 47	Premiums,	599 47
Unpaid interest,	3,923 91	Fines,	360 52
Unpaid premiums,	206 52	Transfer fees,	14 75
Unpaid fines,	366 87	Guaranty fund,	2,315 44
Cash in hands of treasurer,	30 08	Surplus,	635 80
		Forfeited share account,	133 94
	$405,536 27		$405,536 27

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$93,033 00	For real estate loans,	$148,050 00
interest,	22,040 73	share loans,	15,750 00
premiums,	1,160 03	dues capital withdrawn,	44,740 00
fines,	583 71	dues capital retired,	21,468 00
transfer fees,	17 50	dues capital matured,	3,744 00
real estate loans repaid,	116,900 00	profits capital withdrawn,	8,091 99
real estate loans eliminated by maturity of shares,	2,900 00	profits capital retired,	5,552 33
		profits capital matured,	1,693 90
share loans repaid,	14,150 00	temporary expenses,	1,260 69
Cash on hand Oct. 31, 1898,	473 50	interest on retired shares,	877 48
		Cash on hand Oct. 31, 1899,	30 08
	$251,258 47		$251,258 47

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$388,050 00	6.30 per cent.	-	-	$12,150 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	9	$191 52	12	$2,298 24	Dues capital, as per general ledger, . .	$335,001 00
May, 1889, .	10	169 30	112	18,961 60		
May, 1890, .	11	148 33	205	30,407 65	Profits capital, as per general ledger, . .	55,085 32
May, 1891, .	12	128 62	413	53,120 06		
May, 1892, .	13	109 97	346	39,049 62	Unpaid dues, . .	7,003 00
May, 1893, .	14	92 41	727	67,182 07		
May, 1894, .	15	75 83	545	41,327 35		
May, 1895, .	16	60 19	659	39,665 21		
May, 1896, .	17	45 44	734	33,352 96		
May, 1897, .	18	31 52	1,069	33,694 88		
May, 1898, .	19	18 39	1,512	27,805 68		
May, 1899, .	20	6 00	1,704	10,224 00		
Total, ...				$397,089 32	Total, . . .	$397,089 32

Number of shares issued during the year, ... 1,913
Number of shares now in force, ... 8,038
Number of shares now borrowed upon, ... 2,790
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,138
Number of shares retired during the year, ... 211
Number of shares matured during the year, ... 26
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 6 per cent.
Number of members withdrawn during the year, ... 92
Present number of members, ... 976
Present number of borrowers, ... 273
Present number of non-borrowers, ... 703
Number of loans secured by first mortgage of real estate, . . . 303
Number of loans on shares, ... 123
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,281 62
Date of examination by commissioner: June 30.

TROY CO-OPERATIVE BANK — FALL RIVER.

Incorporated July 18, 1880. Commenced business July 20, 1880.

JEROME C. BORDEN, *President.* GEORGE H. EDDY, JR., *Secretary and Treasurer.*

Names of security committee:

JACOB FASH, THOMAS D. COVEL,
JOHN M. YOUNG.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$450,950 00	Dues capital,	$422,028 00
Loans on shares,	21,950 00	Profits capital (all series),	65,363 86
Real estate by foreclosure,	6,964 07	Guaranty fund,	2,443 03
Unpaid interest,	1,985 14	Surplus,	8,952 10
Unpaid fines,	51 20	Forfeited share account,	138 32
Cash in hands of treasurer,	17,381 46	Advance payments,	332 46
		Suspense account,	24 10
	$499,281 87		$499,281 87

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$135,971 00	For real estate loans,	$134,423 93
interest,	28,000 80	share loans,	25,400 00
premiums,	35 54	dues capital withdrawn,	88,136 00
fines,	594 09	dues capital forfeited,	1,515 00
real estate loans repaid,	148,987 09	dues capital retired,	53,367 00
real estate loans eliminated by foreclosure,	9,186 84	profits capital withdrawn,	15,710 48
share loans repaid,	24,600 00	profits capital forfeited,	200 66
forfeited shares,	1,083 45	profits capital retired,	15,889 65
advance payments,	2,250 52	temporary expenses,	1,969 74
profits capital,	953 45	forfeited shares,	1,230 60
suspense account,	84 27	interest on retired shares,	953 45
real estate by foreclosure,	3,609 35	advance payments,	2,425 14
Cash on hand Oct. 31, 1898,	13,887 32	suspense account,	67 19
		real estate by foreclosure,	10,573 42
		Cash on hand Oct. 31, 1899,	17,381 46
	$369,243 72		$369,243 72

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$370,450 00	5.50 per cent.	$850 00	6.50 per cent.	$10,950 00	5.50 per cent.
79,650 00	6.00 "			9,800 00	6.00 "
				400 00	6.30 "
				800 00	6.50 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	17	$198 02	61	$12,079 22	Dues capital, as per general ledger, . .	$422,028 00
Oct., 1888, .	18	186 34	32	5,962 88		
April, 1889, .	19	175 02	44	7,700 88	Profits capital, as per general ledger, . .	65,363 86
Oct., 1889, .	20	164 00	19	3,116 00		
April, 1890, .	21	153 34	63	9,660 42	Unpaid dues, . .	3,068 00
Oct., 1890, .	22	143 00	31	4,433 00		
April, 1891, .	23	132 98	135	17,952 30		
Oct., 1891, .	24	123 24	139	17,130 36		
April, 1892, .	25	113 76	230	26,164 80		
Oct., 1892, .	26	104 57	184	19,240 88		
April, 1893, .	27	95 66	330	31,567 80		
Oct., 1893, .	28	87 00	255	22,185 00		
April, 1894, .	29	78 60	422	33,169 20		
Oct., 1894, .	30	70 47	431	30,372 57		
April, 1895, .	31	62 57	517	32,348 69		
Oct., 1895, .	32	54 88	500	27,440 00		
April, 1896, .	33	47 44	1,012	48,009 28		
Oct., 1896, .	34	40 20	833	33,486 60		
April, 1897, .	35	33 19	1,134	37,637 46		
Oct., 1897, .	36	26 39	900	23,751 00		
April, 1898, .	37	19 77	1,063	21,015 51		
Oct., 1898, .	38	13 34	1,154	15,394 36		
April, 1899, .	39	7 09	1,385	9,819 65		
Oct., 1899, .	40	1 00	822	822 00		
Total, ...				$490,459 86	Total, . . .	$490,459 86

Number of shares issued during the year, ... 2,617
Number of shares now in force, ... 11,696
Number of shares now borrowed upon, ... 3,022
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 2,304
Number of shares forfeited during the year, ... 68
Number of shares retired during the year, ... 543
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5½ per cent.
Rate of profits distributed: 1st term, 2 8-10 per cent.; 2d term, 2 5-8 per cent.

Number of members withdrawn during the year,	348	
Present number of members,	1,461	
Present number of borrowers,	296	
Present number of non-borrowers,	1,165	
Number of loans secured by first mortgage of real estate,	241	
Number of loans on shares,	112	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,969 74

Date of examination by commissioner: September 14.

VOLUNTEER CO-OPERATIVE BANK—BOSTON.

Incorporated Nov. 16, 1887. Commenced business Jan. 1, 1888.

WALTER C. SHAPLEIGH, *President.* FRANK E. BURBANK, *Secretary and Treasurer.*

Names of security committee:

GEORGE MURPHY, M. J. GILLESPIE,
WILLIAM N. MCKENNA, I. W. DERBY.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$359,700 00	Dues capital,	$330,967 00
Loans on shares,	10,100 00	Profits capital (all series),	61,271 84
Temporary expense account,	227 03	Interest,	381 53
Real estate by foreclosure,	8,537 31	Withdrawal profits,	123 74
Unpaid fines,	36 45	Guaranty fund,	1,656 00
Personal accounts,	2,477 38	Surplus,	1,472 30
Mortgages,	1,890 82	Forfeited share account,	163 16
Office furniture,	436 02	Personal accounts,	62 54
Rent account,	39 40	Matured share account,	5 81
Cash in hands of secretary,	3,853 59		
Cash in hands of treasurer,	8,805 92		
	$396,103 92		$396,103 92

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$98,697 00	For real estate loans,	$91,250 00
interest,	19,858 30	share loans,	10,450 00
fines,	877 69	dues capital withdrawn,	36,214 00
real estate loans repaid,	38,160 00	dues capital forfeited,	1,924 00
real estate loans eliminated by foreclosure,	8,100 00	dues capital retired,	26,943 00
real estate loans eliminated by maturity of shares,	7,300 00	dues capital matured,	5,180 00
share loans repaid,	10,850 00	profits capital withdrawn,	4,532 84
withdrawal profits,	1,205 24	profits capital forfeited,	292 09
profits capital,	14	profits capital retired,	9,778 49
forfeited shares,	662 52	profits capital matured,	2,243 31
real estate by foreclosure,	10,604 20	temporary expenses,	1,895 00
retired share account,	36,880 23	forfeited shares,	644 52
matured share account,	154 02	profit and loss,	1 00
profit and loss,	1 56	interest on retired shares,	201 82
surplus,	14 99	retired share account,	36,880 23
mortgages,	5,273 75	matured share account,	148 21
personal accounts,	3,516 58	fine,	10
office furniture account,	45 31	real estate by foreclosure,	7,476 88
rent,	468 92	rent account,	282 63
Cash on hand Oct. 31, 1898,	13,257 00	withdrawal profits,	55
		mortgages,	5,250 16
		personal accounts,	619 56
		surplus,	1,031 33
		office furniture,	28 22
		Cash on hand Oct. 31, 1899,	12,659 51
	$255,927 45		$255,927 45

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$261,750 00	5.00 per cent.	$3,000 00	6.90 per cent.	$8,000 00	5.00 per cent.
10,900 00	5.25 "			50 00	5.25 "
67,000 00	6.00 "			1,400 00	6.00 "
3,350 00	6.25 "			50 00	6.25 "
6,500 00	6.30 "			200 00	7.00 "
2,000 00	6.50 "			350 00	7.25 "
5,200 00	6.60 "			50 00	7.50 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1888, .	2	$192 92	92	$17,748 64	Dues capital, as per general ledger, . .	$330,967 00
Jan., 1889, .	3	181 15	98	17,752 70		
July, 1889, .	4	169 71	135	22,910 85	Profits capital, as per general ledger, . .	61,271 84
Jan., 1890, .	5	158 70	94	14,917 80		
July, 1890, .	6	148 06	94	13,917 64	Unpaid dues, . .	2,565 00
Jan., 1891, .	7	137 79	124	17,085 96		
July, 1891, .	8	127 76	87	11,115 12		
Jan., 1892, .	9	118 09	173	20,429 57		
July, 1892, .	10	108 77	170	18,490 90		
Jan., 1893, .	11	99 71	211	21,038 81		
April, 1893, .	12	95 29	100	9,529 00		
July, 1893, .	13	90 95	43	3,910 85		
Oct., 1893, .	14	86 67	46	3,986 82		
Jan., 1894, .	15	82 46	155	12,781 30		
April, 1894, .	16	78 32	70	5,482 40		
July, 1894, .	17	74 24	103	7,646 72		
Oct., 1894, .	18	70 20	91	6,388 20		
Jan., 1895, .	19	66 24	256	16,957 44		
April, 1895, .	20	62 34	164	10,223 76		
July, 1895, .	21	58 49	133	7,779 17		
Oct., 1895, .	22	54 71	141	7,714 11		
Jan., 1896, .	23	50 97	192	9,786 24		
April, 1896, .	24	47 31	293	13,861 83		
July, 1896, .	25	43 66	146	6,374 36		
Oct., 1896, .	26	40 10	139	5,573 90		
Jan., 1897, .	27	36 58	337	12,327 46		
April, 1897, .	28	33 11	346	11,456 06		
July, 1897, .	29	29 70	303	8,999 10		
Oct., 1897, .	30	26 34	324	8,534 16		
Jan., 1898, .	31	23 03	810	18,654 30		
April, 1898, .	32	19 76	350	6,916 00		
July, 1898, .	33	16 53	501	8,281 53		
Oct., 1898, .	34	13 34	299	3,988 66		
Jan., 1899, .	35	10 19	522	5,319 18		
April, 1889, .	36	7 08	493	3,490 44		
July, 1899, .	37	4 02	443	1,780 86		
Oct., 1889, .	38	1 00	449	449 00		
Dues paid in advance, . . .				1,203 00		
Total, ...				$394,803 84	Total, . . .	$394,803 84

Number of shares issued during the year,	2,247	
Number of shares now in force,	8,527	
Number of shares now borrowed upon,	2,176	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,570	
Number of shares forfeited during the year,	91	
Number of shares retired during the year,	229	
Number of shares matured during the year,	37	
Highest rate of premium or interest received on money sold during the year: 5¼ per cent.		
Lowest rate of premium or interest received on money sold during the year: 5 per cent.		
Rate of profits distributed: 1st term, 1 5-16 per cent.; 2d term, 1 5-16 per cent.; 3d term, 1¼ per cent.; 4th term, 1¼ per cent.		
Number of members withdrawn during the year,	191	
Present number of members,	949	
Present number of borrowers,	202	
Present number of non-borrowers,	747	
Number of loans secured by first mortgage of real estate,	195	
Number of loans on shares,	59	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		1,895 00
Date of examination by commissioner: February 24.		

WAKEFIELD CO-OPERATIVE BANK—WAKEFIELD.

Incorporated Jan. 31, 1887. Commenced business March 5, 1887.

ERASTUS D. WESTON, *President.* HARRY FOSTER, *Secretary and Treasurer.*

Names of security committee:

RICHARD S. STOUT, ROGER HOWARD,
EVERETT W. EATON, OLIVER WALTON,
G. E. SMITH.

Regular meetings the first Saturday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$171,100 00	Dues capital,	$161,018 00
Loans on shares,	10,000 00	Profits capital (all series),	29,054 86
Real estate by foreclosure,	4,132 84	Guaranty fund,	855 00
Unpaid interest,	806 25	Surplus,	2,556 75
Unpaid premiums,	46 30		
Unpaid fines,	74 67		
Cash in hands of treasurer,	7,324 55		
	$193,484 61		$193,484 61

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$51,142 00	For real estate loans,	$32,750 00
interest,	11,615 03	share loans,	9,900 00
premiums,	674 95	dues capital withdrawn,	6,710 00
fines,	265 41	dues capital forfeited,	119 00
transfer fees,	5 00	dues capital retired,	34,954 00
real estate loans repaid,	26,075 00	dues capital matured,	10,963 00
real estate loans eliminated by foreclosure,	5,600 00	profits capital withdrawn,	587 91
real estate loans eliminated by maturity of shares,	5,200 00	profits capital forfeited,	15 36
share loans repaid,	7,000 00	profits capital retired,	7,705 75
withdrawal profits,	141 43	profits capital matured,	4,730 72
forfeiture profits,	1 81	temporary expenses,	746 20
real estate by foreclosure,	1,860 00	interest on retired shares,	834 99
Cash on hand Oct. 31, 1898,	13,686 71	real estate by foreclosure,	5,925 86
		Cash on hand Oct. 31, 1899,	7,324 55
	$123,267 34		$123,267 34

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$161,600 00	6.30 per cent.	$900 00	7.20 per cent.	$10,000 00	6.30 per cent.
2,600 00	6.60 "	1,200 00	7.50 "		
4,800 00	6.90 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1888,	5	$190 25	32	$6,088 00	Dues capital, as per general ledger,	$161,018 00
May, 1889,	6	178 28	18	3,209 04		
Nov., 1889,	7	166 65	47	7,832 55	Profits capital, as per general ledger,	29,054 86
May, 1890,	8	155 40	25	3,885 00		
Nov., 1890,	9	144 60	44	6,362 40	Unpaid dues,	1,267 00
May, 1891,	10	134 13	36	4,828 68		
Nov., 1891,	11	124 02	74	9,177 48		
May, 1892,	12	114 24	76	8,682 24		
Nov., 1892,	13	104 80	79	8,279 20		
May, 1893,	14	95 64	94	8,990 16		
Nov., 1893,	15	86 83	108	9,377 64		
May, 1894,	16	78 31	216	16,914 96		
Nov., 1894,	17	70 06	179	12,540 74		
May, 1895,	18	62 05	158	9,803 90		
Nov., 1895,	19	54 28	183	9,933 24		
May, 1896,	20	46 76	313	14,635 88		
Nov., 1896,	21	39 47	267	10,538 49		
May, 1897,	22	32 39	372	12,049 08		
Nov., 1897,	23	25 52	456	11,637 12		
May, 1898,	24	18 85	374	7,049 90		
Nov., 1898,	25	12 38	497	6,152 86		
May, 1899,	26	6 10	503	3,068 30		
Dues paid in advance,				303 00		
Total,				$191,339 86	Total,	$191,339 86

Number of shares issued during the year, ... 1,120
Number of shares now in force, ... 4,151
Number of shares now borrowed upon, ... 1,095
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 414
Number of shares forfeited during the year, ... 9
Number of shares retired during the year, ... 480
Number of shares matured during the year, ... 80
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 97
Present number of members, ... 538
Present number of borrowers, ... 180
Present number of non-borrowers, ... 358
Number of loans secured by first mortgage of real estate, . . . 181
Number of loans on shares, ... 48
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 746 20
Date of examination by commissioner: April 27.

WALTHAM CO-OPERATIVE BANK — WALTHAM.

Incorporated Oct. 13, 1880. Commenced business Oct. 20, 1880.

EDWARD P. SMITH, *President.* DANIEL F. VILES, *Secretary and Treasurer.*

Names of security committee:

EDWARD P. SMITH, MICHAEL T. CONNELLY,
CHARLES L. BAILEY.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$538,650 00	Dues capital,	$543,870 00
Loans on shares,	15,450 00	Profits capital (all series),	111,384 55
Real estate by foreclosure,	89,841 14	Interest,	2,817 50
Unpaid interest,	6,909 03	Premiums,	67 06
Unpaid premiums,	218 46	Fines,	120 35
Unpaid fines,	922 98	Transfer fees,	50
Cash in hands of treasurer,	19,092 00	Guaranty fund,	9,600 00
		Surplus,	2,933 33
		Unpaid bills,	226 16
		Personal account,	64 16
	$671,083 61		$671,083 61

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$148,033 00	For real estate loans,	$109,400 00
interest,	35,799 59	share loans,	12,200 00
premiums,	1,009 41	dues capital withdrawn,	73,079 00
fines,	1,787 16	dues capital forfeited,	1,282 00
transfer fees,	4 00	dues capital retired,	33,099 00
real estate loans repaid,	102,350 00	dues capital matured,	32,706 00
real estate loans eliminated by foreclosure,	6,900 00	profits capital withdrawn,	13,145 24
		profits capital forfeited,	116 49
real estate loans eliminated by maturity of shares,	17,550 00	profits capital retired,	9,386 93
		profits capital matured,	15,006 38
share loans repaid,	11,200 00	temporary expenses,	3,632 07
withdrawal profits,	751 71	interest on retired shares,	22 78
forfeiture profits,	13 89	expenses on real estate,	4,268 99
rents of real estate,	5,402 75	real estate by foreclosure,	7,640 59
real estate by foreclosure,	1,851 00	Cash on hand Oct 31, 1899,	19,092 00
Cash on hand Oct. 31, 1898,	1,424 96		
	$334,077 47		$334,077 47

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$417,150 00	6.00 per cent.	$4,750 00	6.60 per cent.	$15,150 00	6.00 per cent.
14,650 00	6.10 "	200 00	6.70 "	300 00	6.10 "
8,900 00	6.20 "	2,300 00	6.80 "		
9,050 00	6.30 "	47,250 00	6.90 "		
5,700 00	6.40 "	3,750 00	7.20 "		
22,800 00	6.50 "	2,150 00	7.50 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct , 1888, .	17	$189 49	139	$26,339 11	Dues capital, as per general ledger, . .	$543,870 00
April, 1889, .	18	177 61	139	24,687 79		
Oct., 1889, .	19	166 08	94	15,611 52	Profits capital, as per general ledger, . .	111,384 55
Jan., 1890, .	20	160 50	100	16,050 00		
April, 1890, .	21	154 94	64	9,916 16	Unpaid dues, . .	8,232 00
July, 1890, .	22	149 53	130	19,438 90		
Oct., 1890, .	23	144 23	129	18,605 67		
Jan., 1891, .	24	139 02	131	18,211 62		
April, 1891, .	25	133 88	163	21,822 44		
July, 1891, .	26	128 83	105	13,527 15		
Oct., 1891, .	27	123 89	154	19,079 06		
Jan., 1892, .	28	119 00	188	22,372 00		
April, 1892, .	29	114 17	195	22,263 15		
July, 1892, .	30	109 48	225	24,633 00		
Oct., 1892, .	31	104 81	156	16,350 36		
Jan., 1893, .	32	100 27	220	22,059 40		
April, 1893, .	33	95 79	344	32,951 76		
July, 1893, .	34	91 39	204	18,643 56		
Oct., 1893, .	35	87 06	131	11,404 86		
Jan., 1894, .	36	82 79	180	14,902 20		
April, 1894, .	37	78 64	250	19,660 00		
July, 1894, .	38	74 53	153	11,403 09		
Oct., 1894, .	39	70 49	376	26,504 24		
Jan., 1895, .	40	66 50	208	13,832 00		
April, 1895, .	41	62 59	274	17,149 66		
July, 1895, .	42	58 73	268	15,739 64		
Oct., 1895, .	43	54 91	361	19,822 51		
Jan., 1896, .	44	51 17	267	13,662 39		
April, 1896, .	45	47 47	404	19,177 88		
July, 1896, .	46	43 84	203	8,899 52		
Oct., 1896, .	47	40 24	262	10,542 88		
Jan., 1897, .	48	36 71	316	11,600 36		
April, 1897, .	49	33 24	350	11,634 00		
July, 1897, .	50	29 80	243	7,241 40		
Oct., 1897, .	51	26 42	617	16,301 14		
Jan., 1898, .	52	23 09	544	12,560 96		
April, 1898, .	53	19 80	618	12,236 40		
July, 1898, .	54	16 56	236	3,908 16		
Oct., 1898, .	55	13 36	560	7,481 60		
Jan., 1899, .	56	10 21	656	6,697 76		
April, 1899, .	57	7 10	640	4,544 00		
July, 1899, .	58	4 03	575	2,317 25		
Oct., 1899, .	59	1 00	832	832 00		
Dues paid in advance, . . .				868 00		
Total, ...				$663,486 55	otal, . . .	$663,486 55

Number of shares issued during the year,	2,946	
Number of shares now in force,	12,404	
Number of shares now borrowed upon,	3,380	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,840	
Number of shares forfeited during the year,	35	
Number of shares retired during the year,	338	
Number of shares matured during the year,	237	
Highest rate of premium or interest received on money sold during the year: 6 per cent.		
Lowest rate of premium or interest received on money sold during the year: 6 per cent.		
Rate of profits distributed: 1st term, 1⅜ per cent.; 2d term, 1⅜ per cent.; 3d term, 1⅜ per cent.; 4th term, 1⅜ per cent.		
Number of members withdrawn during the year,	392	
Present number of members,	1,685	
Present number of borrowers,	456	
Present number of non-borrowers,	1,229	
Number of loans secured by first mortgage of real estate,	386	
Number of loans on shares,	70	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		3,632 07
Date of examination by commissioner: May 12.		

WATERTOWN CO-OPERATIVE BANK — WATERTOWN.

Incorporated June 5, 1888. Commenced business June 28, 1888.

CHARLES BRIGHAM, *President.* SAMUEL S. GLEASON, *Secretary and Treasurer.*

Names of security committee:

JAMES H. NORCROSS, HORACE W. OTIS,
SAMUEL S. GLEASON.

Regular meetings the fourth Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$253,056 50	Dues capital,	$238,293 00
Loans on shares,	7,295 00	Profits capital (all series),	46,230 67
Temporary expense account,	333 87	Interest,	6,833 77
Unpaid interest,	2,947 97	Premiums,	424 03
Unpaid premiums,	175 10	Fines,	377 69
Unpaid fines,	245 37	Withdrawal profits,	158 81
Office furniture,	150 00	Guaranty fund,	1,146 88
Cash in hands of treasurer,	31,848 17	Surplus,	2,587 13
	$296,051 98		$296,051 98

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$62,900 00	For real estate loans,	$55,150 00
interest,	15,422 17	share loans,	8,680 00
premiums,	983 44	dues capital withdrawn,	14,051 00
fines,	659 29	dues capital retired,	29,020 00
transfer fees,	3 50	profits capital withdrawn,	1,073 88
real estate loans repaid,	53,525 00	profits capital retired,	7,053 90
share loans repaid,	6,825 00	temporary expenses,	1,808 91
withdrawal profits,	269 83	Cash on hand Oct. 31, 1899,	31,848 17
Cash on hand Oct. 31, 1898,	8,097 63		
	$148,685 86		$148,685 86

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$212,076 50	6.30 per cent.	$1,700 00	7.20 per cent.	$1,600 00	6.30 per cent.
29,700 00	6.60 "	2,600 00	7.50 "	5,395 00	6.60 "
6,980 00	6.90 "			300 00	6.90 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1888, .	1	$191 77	101	$19,368 77	Dues capital, as per general ledger, . .	$238,293 00
Dec., 1888, .	2	180 36	86	15,510 96		
June, 1889, .	3	169 27	57	9,648 39	Profits capital, as per general ledger, . .	46,230 67
Dec., 1889, .	4	158 47	83	13,153 01		
June, 1890, .	5	148 02	119	17,614 38	Unpaid dues, . .	4,169 00
Dec., 1890, .	6	137 88	82	11,306 16		
June, 1891, .	7	128 04	145	18,565 80		
Dec., 1891, .	8	118 48	165	19,549 20		
June, 1892, .	9	109 25	63	6,882 75		
Dec., 1892, .	10	100 27	96	9,625 92		
June, 1893, .	11	91 57	128	11,720 96		
Dec., 1893, .	12	83 13	207	17,207 91		
June, 1894, .	13	74 93	164	12,288 52		
Dec., 1894, .	14	66 97	169	11,317 93		
June, 1895, .	15	59 24	279	16,527 96		
Dec., 1895, .	16	51 74	282	14,590 68		
June, 1896, .	17	44 46	207	9,203 22		
Dec., 1896, .	18	37 39	372	13,909 08		
June, 1897, .	19	30 52	353	10,773 56		
Dec., 1897, .	20	23 85	457	10,899 45		
June, 1898, .	21	17 38	537	9,333 06		
Dec., 1898, .	22	11 10	630	6,993 00		
June, 1899, .	23	5 00	461	2,305 00		
Dues paid in advance, . . .				397 00		
Total, ...				$288,692 67	Total, . . .	$288,692 67

Number of shares issued during the year, ... 1,147
Number of shares now in force, ... 5,243
Number of shares now borrowed upon, ... 1,548
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 559
Number of shares retired during the year, ... 360
Highest rate of premium or interest received on money sold during the year: 7 5-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 66
Present number of members, ... 521
Present number of borrowers, ... 150
Present number of non-borrowers, ... 371
Number of loans secured by first mortgage of real estate, . . . 130
Number of loans on shares, ... 38
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,808 91
Date of examination by commissioner: January 6.

WAVERLEY CO-OPERATIVE BANK—BELMONT.

Incorporated April 4, 1896. Commenced business April 13, 1896.

GUSTAVUS C. HOLT, *President.* ULYSSES S. YOUNG, *Secretary.*
OLIVER M. DENNETT, *Treasurer.*

Names of security committee:

JOHN P. BRADBURY, ISAAC H. LOCKE,
THOMAS W. DAVIS.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$50,000 00	Dues capital,	$49,585 00
Loans on shares,	1,080 00	Profits capital (all series),	3,609 32
Permanent expense account,	185 00	Interest,	260 02
Temporary expense account,	25 61	Premiums,	1 75
Unpaid interest,	127 25	Fines,	10 77
Unpaid premiums,	25	Transfer fees,	50
Unpaid fines,	31 95	Withdrawal profits,	28 36
Cash in hands of treasurer,	2,391 21	Guaranty fund,	51 39
		Surplus,	294 16
	$53,841 27		$53,841 27

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$27,173 00	For real estate loans,	$32,900 00
interest,	2,594 14	share loans,	1,330 00
premiums,	32 97	dues capital withdrawn,	6,734 00
fines,	111 70	profits capital withdrawn,	350 57
transfer fees,	2 50	temporary expenses,	240 25
real estate loans repaid,	11,950 00	permanent expenses,	35 00
share loans repaid,	1,425 00	Cash on hand Oct. 31, 1899,	2,391 21
withdrawal profits,	85 55		
Cash on hand Oct. 31, 1898,	606 17		
	$43,981 03		$43,981 03

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,000 00	6.00 per cent.	$6,000 00	6.30 per cent.	$1,080 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1896,	1	$47 74	369	$17,616 06	Dues capital, as per general ledger,	$49,585 00
Oct., 1896,	2	40 46	149	6,028 54		
April, 1897,	3	33 39	171	5,709 69	Profits capital, as per general ledger,	3,609 32
Oct., 1897,	4	26 52	293	7,770 36		
April, 1898,	5	19 85	355	7,046 75	Unpaid dues,	482 00
Oct., 1898,	6	13 38	319	4,268 22		
April, 1899,	7	7 10	677	4,806 70		
Oct., 1899,	8	1 00	237	237 00		
Dues paid in advance,				193 00		
Total,				$53,676 32	Total,	$53,676 32

Number of shares issued during the year, ... 1,103
Number of shares now in force, ... 2,570
Number of shares now borrowed upon, ... 346
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 504
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 61
Present number of members, ... 323
Present number of borrowers, ... 42
Present number of non-borrowers, ... 281
Number of loans secured by first mortgage of real estate, . . . 32
Number of loans on shares, ... 14
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 262 25
Date of examination by commissioner: November 6.

WEBSTER CO-OPERATIVE BANK — WEBSTER.

Incorporated Aug. 2, 1889. Commenced business Aug. 8, 1889.

LOUIS E. PATTISON, *President.* C. M. NASH, *Secretary and Treasurer.*

Names of security committee:

LOUIS E. PATTISON, JAMES COCKS,
JOHN J. LOVE.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$83,434 00	Dues capital,	$72,282 00
Loans on shares,	2,865 00	Profits capital (all series),	12,377 93
Permanent expense account,	56 13	Interest,	1,263 34
Temporary expense account,	143 44	Premiums,	62 82
Unpaid interest,	119 75	Fines,	12 45
Unpaid premiums,	6 15	Withdrawal profits,	87 51
Unpaid fines,	6 86	Guaranty fund,	797 00
Cash in hands of treasurer,	678 73	Surplus,	427 01
	$87,310 06		$87,310 06

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$21,517 00	For real estate loans,	$22,309 00
interest,	4,540 33	share loans,	3,060 00
premiums,	224 37	dues capital withdrawn,	6,937 00
fines,	43 26	dues capital forfeited,	72 00
real estate loans repaid,	8,525 00	dues capital retired,	2,893 00
share loans repaid,	2,100 00	profits capital withdrawn,	1,065 21
withdrawal profits,	171 02	profits capital forfeited,	5 92
forfeiture profits,	1 48	profits capital retired,	821 56
forfeited shares,	76 44	temporary expenses,	401 36
real estate by foreclosure,	626 00	permanent expenses,	64 57
permanent expense account,	24 00	forfeited shares,	76 44
Cash on hand Oct. 31, 1898,	540 27	interest on retired shares,	4 38
		Cash on hand Oct. 31, 1899,	678 73
	$38,389 17		$38,389 17

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$82,934 00	6.30 per cent.	$500 00	6.60 per cent.	$2,865 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1889, .	1	$165 00	53	$8,745 00	Dues capital, as per general ledger, . . .	$72,282 00
Feb., 1890, .	2	154 84	2	309 68		
Aug., 1890, .	3	144 88	82	11,880 16	Profits capital, as per general ledger, . .	12,377 93
Feb., 1891, .	4	135 11	6	810 66		
Aug., 1891, .	5	125 57	24	3,013 68	Unpaid dues, . .	213 00
Feb., 1892, .	6	116 23	19	2,208 37		
Aug., 1892, .	7	107 10	32	3,427 20		
Feb., 1893, .	8	98 15	37	3,631 55		
Aug., 1893, .	9	89 47	36	3,220 92		
Feb., 1894, .	10	81 04	85	6,888 40		
Aug., 1894, .	11	72 85	90	6,556 50		
Feb., 1895, .	12	64 90	54	3,504 60		
Aug., 1895, .	13	57 18	98	5,603 64		
Feb., 1896, .	14	49 69	73	3,627 37		
Aug., 1896, .	15	42 40	52	2,204 80		
Feb., 1897, .	16	35 33	150	5,299 50		
Aug., 1897, .	17	28 48	110	3,132 80		
Feb., 1898, .	18	21 84	179	3,909 36		
Aug., 1898, .	19	15 38	223	3,429 74		
Feb., 1899, .	20	9 10	310	2,821 00		
Aug., 1899, .	21	3 00	202	606 00		
Dues paid in advance, . . .				42 00		
Total, ...				$84,872 93	Total, . . .	$84,872 93

Number of shares issued during the year, ... 540
Number of shares now in force, ... 1,917
Number of shares now borrowed upon, ... 551
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 212
Number of shares forfeited during the year, ... 4
Number of shares retired during the year, ... 20
Highest rate of premium or interest received on money sold during the year: 5 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 46
Present number of members, ... 273
Present number of borrowers, ... 81
Present number of non-borrowers, ... 192
Number of loans secured by first mortgage of real estate, . . . 74
Number of loans on shares, ... 20
Largest loan to any one member, ... $4,100 00
Smallest loan to any one member, ... 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 401 36
Date of examination by commissioner: June 12.

WEIR CO-OPERATIVE BANK—TAUNTON.

Incorporated July 11, 1884. Commenced business July 16, 1884.

G. Arthur Lincoln, *President.* Albert H. Tetlow, *Secretary.*
T. Preston Burt, *Treasurer.*

Names of security committee:

John H. Dalglish, Wm. N. Parker,
James O. Dean.

Regular meetings the sixteenth day of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$178,500 00	Dues capital,	$153,719 00
Loans on shares,	3,350 00	Profits capital (all series),	29,289 12
Temporary expense account,	151 54	Interest,	3,688 25
Unpaid interest,	1,039 75	Premiums,	187 23
Unpaid premiums,	52 51	Fines,	132 78
Unpaid fines,	159 54	Transfer fees,	1 00
Cash in hands of treasurer,	8,489 51	Guaranty fund,	1,350 00
		Surplus,	3,351 47
		Advance payments,	24 00
	$191,742 85		$191,742 85

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$38,790 00	For real estate loans,	$48,650 00
interest,	10,632 75	share loans,	2,450 00
premiums,	540 36	dues capital withdrawn,	21,695 00
fines,	391 93	dues capital retired,	13,913 00
transfer fees,	3 00	profits capital withdrawn,	4,764 61
real estate loans repaid,	42,800 00	profits capital retired,	4,665 50
share loans repaid,	5,150 00	temporary expenses,	536 35
advance payments,	271 50	interest on retired shares,	325 40
Cash on hand Oct. 31, 1898,	6,909 83	Cash on hand Oct. 31, 1899,	8,489 51
	$105,489 37		$105,489 37

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$178,500 00	6.30 per cent.	-	-	$3,350 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1888,	9	$189 80	57	$10,818 60	Dues capital, as per general ledger,	$153,719 00
Jan., 1889,	10	178 52	6	1,071 12		
July, 1889,	11	167 62	88	14,750 56	Profits capital, as per general ledger,	29,289 12
Jan., 1890,	12	157 03	16	2,512 48		
July, 1890,	13	146 67	77	11,293 59	Unpaid dues,	1,111 00
Jan., 1891,	14	136 74	105	14,357 70		
July, 1891,	15	127 05	67	8,512 35		
Jan., 1892,	16	117 51	42	4,935 42		
July, 1892,	17	108 28	27	2,923 56		
Jan., 1893,	18	99 30	81	8,043 30		
July, 1893,	19	90 59	42	3,804 78		
Jan., 1894,	20	82 14	312	25,627 68		
July, 1894,	21	73 93	211	15,599 23		
Jan., 1895,	22	65 97	118	7,784 46		
July, 1895,	23	58 24	113	6,581 12		
Jan., 1896,	24	50 74	230	11,670 20		
July, 1896,	25	43 46	202	8,778 92		
Jan., 1897,	26	36 39	139	5,058 21		
July, 1897,	27	29 52	111	3,276 72		
Jan., 1898,	28	22 85	286	6,535 10		
July, 1898,	29	16 38	299	4,897 62		
Jan., 1899,	30	10 10	344	3,474 40		
July, 1899,	31	4 00	453	1,812 00		
Total,				$184,119 12	Total,	$184,119 12

Number of shares issued during the year, ... 803
Number of shares now in force, ... 3,426
Number of shares now borrowed upon, ... 1,097
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 443
Number of shares retired during the year, ... 118
Highest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 3-10 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 39
Present number of members, ... 449
Present number of borrowers, ... 169
Present number of non-borrowers, ... 280
Number of loans secured by first mortgage of real estate, . . . 151
Number of loans on shares, ... 20
Largest loan to any one member, ... $4,950 00
Smallest loan to any one member, ... 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 536 35
Date of examination by commissioner: March 21.

WESTFIELD CO-OPERATIVE BANK—WESTFIELD.

Incorporated Dec. 13, 1881. Commenced business Dec. 19, 1881.

AUGUSTUS W. HOLTON, *President.* OLIN C. TOWLE, *Secretary and Treasurer.*

Names of security committee:

AUGUSTUS W. HOLTON, LEWELLYN GLADWIN, Jr.,
EDWIN D. AVERY.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$171,243 87	Dues capital,	$159,853 86
Loans on shares,	10,780 42	Profits capital (all series),	30,111 74
Temporary expense account,	399 71	Interest,	2,996 75
Real estate by foreclosure,	632 89	Fines,	42 82
Suspense account,	223 33	Withdrawal profits,	24 08
Unpaid interest,	4,072 42	Guaranty fund,	2,035 11
Cash in hands of treasurer,	11,829 43	Surplus,	135 22
		Forfeited share account,	3,179 45
		Matured share account,	803 04
	$199,182 07		$199,182 07

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$45,614 50	For real estate loans,	$28,867 80
interest,	10,374 41	share loans,	10,316 25
fines,	149 07	dues capital withdrawn,	26,896 00
real estate loans repaid,	36,340 50	dues capital forfeited,	462 00
share loans repaid,	13,092 20	dues capital retired,	3,776 00
withdrawal profits,	79 39	dues capital matured,	15,135 00
forfeited shares,	542 85	profits capital withdrawn,	3,533 74
matured share account,	21,241 02	profits capital forfeited,	89 67
Cash on hand Oct. 31, 1898,	3,966 79	profits capital retired,	790 65
		profits capital matured,	6,106 02
		temporary expenses,	951 94
		forfeited shares,	34 52
		interest on retired shares,	200 77
		interest on matured shares,	134 47
		matured share account,	22,140 52
		suspense account,	135 95
		Cash on hand Oct. 31, 1899,	11,829 43
	$131,400 73		$131,400 73

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.		Loans on Real Estate.		Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$171,243 87	6.00 per cent.	-	-	$10,780 42	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1887, .	12	$195 71	76	$14,873 96	Dues capital, as per general ledger, . .	$159,853 86
June, 1888, .	13	184 67	36	6,648 12		
Dec., 1888, .	14	173 72	90	15,652 80	Profits capital, as per general ledger, . .	30,111 74
June, 1889, .	15	163 49	51	8,337 99		
Dec., 1889, .	16	153 36	31	4,754 16	Unpaid dues, . .	4,611 14
June, 1890, .	17	143 42	35	5,019 70		
Dec., 1890, .	18	133 79	60	8,027 40		
June, 1891, .	19	124 51	92	11,454 92		
Dec., 1891, .	20	115 41	129	14,887 89		
June, 1892, .	21	106 54	79	8,416 66		
Dec., 1892, .	22	97 97	150	14,695 50		
June, 1893, .	23	89 63	52	4,660 76		
Dec., 1893, .	24	81 52	95	7,744 40		
June, 1894, .	25	73 63	108	7,952 04		
Dec., 1894, .	26	65 95	188	12,398 60		
June, 1895, .	27	58 46	75	4,384 50		
Dec., 1895, .	28	51 16	167	8,543 72		
June, 1896, .	29	44 02	114	5,018 28		
Dec., 1896, .	30	37 10	195	7,234 50		
June, 1897, .	31	30 36	165	5,009 40		
Dec., 1897, .	32	23 78	365	8,679 70		
June, 1898, .	33	17 36	294	5,103 84		
Dec., 1898, .	34	11 10	319	3,540 90		
June, 1899, .	35	5 00	302	1,510 00		
Dues paid in advance, . . .				27 00		
Total, ...				$194,576 74	Total, . . .	$194,576 74

Number of shares issued during the year, ... 763
Number of shares now in force, ... 3,268
Number of shares now borrowed upon, ... 1,365
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 869
Number of shares forfeited during the year, ... 16
Number of shares retired during the year, ... 25
Number of shares matured during the year, ... 105
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 2¾ per cent.; 2d term, 2¾ per cent.
Number of members withdrawn during the year, ... 39
Present number of members, ... 523
Present number of borrowers, ... 259
Present number of non-borrowers, ... 264
Number of loans secured by first mortgage of real estate, . . . 155
Number of loans on shares, ... 104
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 5 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,001 94
Date of examination by commissioner: October 30.

WEST NEWTON CO-OPERATIVE BANK — WEST NEWTON.

Incorporated June 16, 1892. Commenced business June 22, 1892.

MARCUS MORTON, *President.* ROLAND F. GAMMONS, 2d, *Secretary.*
HENRY L. WHITTLESEY, *Treasurer.*

Names of security committee:

C. M. WHITTLESEY, JAMES H. NICKERSON,
HENRY H. HUNT.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$47,930 00	Dues capital,	$48,084 00
Loans on shares,	360 00	Profits capital (all series),	7,069 09
Temporary expense account,	55 17	Interest,	1,060 96
Real estate by foreclosure,	1,951 76	Premiums,	55 71
Cash in hands of treasurer,	7,459 42	Fines,	13 29
		Withdrawal profits,	90 51
		Guaranty fund,	506 05
		Surplus,	825 06
		Forfeited share account,	18 70
		Personal account,	32 98
	$57,756 35		$57,756 35

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$14,970 00	For real estate loans,	$14,275 00
interest,	3,169 30	share loans,	230 00
premiums,	175 60	dues capital withdrawn,	11,244 00
fines,	137 93	profits capital withdrawn,	1,387 07
transfer fees,	50	temporary expenses,	217 39
real estate loans repaid,	14,100 00	taxes, water rate, etc.,	30 31
share loans repaid,	170 00	interest refunded,	10 00
withdrawal profits,	293 98	premiums refunded,	50
Cash on hand Oct. 31, 1898,	1,836 58	fines refunded,	20
		Cash on hand Oct. 31, 1899,	7,459 42
	$34,853 89		$34,853 89

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,730 00	6.30 per cent.	$700 00	6.90 per cent.	$360 00	6.30 per cent.
2,200 00	6.60 "	300 00	7.50 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1892, .	1	$109 25	110	$12,017 50	Dues capital, as per general ledger, . .	$48,084 00
Dec., 1892, .	2	100 29	99	9,928 71		
June, 1893, .	3	91 58	25	2,289 50	Profits capital, as per general ledger, . .	7,069 09
Dec., 1893, .	4	83 13	58	4,821 54		
June, 1894, .	5	74 93	54	4,046 22	Unpaid dues, . .	464 00
Dec., 1894, .	6	66 97	43	2,879 71		
June, 1895, .	7	59 24	69	4,087 56		
Dec., 1895, .	8	51 74	38	1,966 12		
June, 1896, .	9	44 46	45	2,000 70		
Dec., 1896, .	10	37 39	70	2,617 30		
June, 1897, .	11	30 52	84	2,563 68		
Dec., 1897, .	12	23 85	91	2,170 35		
June, 1898, .	13	17 38	85	1,477 30		
Dec., 1898, .	14	11 10	119	1,320 90		
June, 1899, .	15	5 00	277	1,385 00		
Dues paid in advance, . . .				45 00		
Total, ...				$55,617 09	Total, . . .	$55,617 09

Number of shares issued during the year, ... 463
Number of shares now in force, ... 1,267
Number of shares now borrowed upon, ... 276
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 384
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 25
Present number of members, ... 168
Present number of borrowers, ... 40
Present number of non-borrowers, ... 128
Number of loans secured by first mortgage of real estate, . . . 38
Number of loans on shares, ... 2
Largest loan to any one member, ... $3,000 00
Smallest loan to any one member, ... 80 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 217 39
Date of examination by commissioner: December 21.

WEST ROXBURY CO-OPERATIVE BANK — BOSTON.

Incorporated Feb. 1, 1881. Commenced business March 3, 1881.

STEPHEN F. WOODMAN, *President.* BENJ. H. JONES, *Secretary.*
EDWARD M. BREWER, *Treasurer.*

Names of security committee:

EDWARD M. BREWER, HENRY A. WOOD,
R. S. BARROWS.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$324,740 42	Dues capital,	$318,245 00
Loans on shares,	46,550 00	Profits capital (all series),	67,169 22
Real estate by foreclosure,	4,093 69	Guaranty fund,	2,843 42
Unpaid interest,	754 69	Surplus,	4,940 84
Unpaid fines,	110 04	Forfeited share account,	39 82
Loan on public funds,	15,000 00		
Cash in hands of treasurer,	1,989 46		
	$393,238 30		$393,238 30

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$75,010 00	For real estate loans,	$63,790 42
interest,	18,172 60	share loans,	34,450 00
fines,	570 22	dues capital withdrawn,	20,062 00
transfer fees,	4 50	dues capital forfeited,	92 00
real estate loans repaid,	39,800 00	dues capital retired,	9,912 00
real estate loans eliminated by foreclosure,	4,500 00	dues capital matured,	12,870 00
real estate loans eliminated by maturity of shares,	100 00	profits capital withdrawn,	2,895 55
share loans repaid,	25,800 00	profits capital forfeited,	2 07
withdrawal profits,	724 04	profits capital retired,	2,345 72
forfeiture profits,	52	profits capital matured,	5,212 80
taxes repaid,	10 15	temporary expenses,	2,181 98
Cash on hand Oct. 31, 1898,	7,048 82	forfeited shares,	10 00
		interest on retired shares,	197 09
		interest on matured shares,	297 00
		taxes paid,	10 15
		loan on public funds,	15,000 00
		real estate by foreclosure,	422 61
		Cash on hand Oct. 31, 1899,	1,989 46
	$171,740 85		$171,740 85

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$324,740 42	5.00 per cent.	-	-	$46,550 00	5.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.
Nov., 1887,	14	$204 97	81	$16,602 57
May, 1888,	15	193 12	136	26,264 32
Nov., 1888,	16	181 67	97	17,621 99
May, 1889,	17	170 61	116	19,790 76
Nov., 1889,	18	159 90	117	18,708 30
May, 1890,	19	149 52	106	15,849 12
Nov., 1890,	20	139 45	120	16,734 00
May, 1891,	21	129 62	154	19,961 48
Nov., 1891,	22	120 13	125	15,016 25
May, 1892,	23	110 88	178	19,736 64
Nov., 1892,	24	101 91	150	15,286 50
May, 1893,	25	93 20	261	24,325 20
Nov., 1893,	26	84 73	193	16,352 89
May, 1894,	27	76 49	265	20,269 85
Nov., 1894,	28	68 53	272	18,640 16
May, 1895,	29	60 79	230	13,981 70
Nov., 1895,	30	53 26	285	15,179 10
May, 1896,	31	45 95	258	11,855 10
Nov., 1896,	32	38 84	431	16,740 04
May, 1897,	33	31 91	471	15,029 61
Nov., 1897,	34	25 19	465	11,713 35
May, 1898,	35	18 67	515	9,615 05
Nov., 1898,	36	12 30	610	7,503 00
May, 1899,	37	6 08	653	3,970 24
Dues paid in advance,				368 00
Total,				$387,115 22

Dues capital, as per general ledger,			$318,245 00
Profits capital, as per general ledger,			67,169 22
Unpaid dues,			1,701 00
Total,			$387,115 22

Number of shares issued during the year,	1,322
Number of shares now in force,	6,289
Number of shares now borrowed upon,	2,791
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	595
Number of shares forfeited during the year,	23
Number of shares retired during the year,	108
Number of shares matured during the year,	90
Highest rate of premium or interest received on money sold during the year: 5 per cent.	
Lowest rate of premium or interest received on money sold during the year: 5 per cent.	
Rate of profits distributed: 1st term, 2¼ per cent.; 2d term, 2¼ per cent.	
Number of members withdrawn during the year,	91
Present number of members,	723
Present number of borrowers,	244
Present number of non-borrowers,	479
Number of loans secured by first mortgage of real estate,	129
Number of loans on shares,	115
Largest loan to any one member,	$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,	2,181 98
Date of examination by commissioner: July 18.	

WEST SOMERVILLE CO-OPERATIVE BANK — SOMERVILLE.

Incorporated Nov. 29, 1890. Commenced business Dec. 11, 1890.

J. Warren Bailey, *President.* Oliver H. Perry, *Secretary and Treasurer.*

Names of security committee:

L. E. Merry, E. S. Sparrow,
D. E. Robbins.

Regular meetings the third Monday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$167,500 00	Dues capital,	$166,815 00
Loans on shares,	12,389 00	Profits capital (all series),	29,511 83
Real estate by foreclosure,	9,366 73	Interest,	825 29
Unpaid interest,	576 20	Premiums,	8 82
Unpaid premiums,	11 40	Fines,	14 39
Unpaid fines,	83 32	Withdrawal profits,	11 66
Cash in hands of treasurer,	8,776 35	Guaranty fund,	541 18
		Surplus,	924 83
		Forfeited share account,	50 00
	$198,703 00		$198,703 00

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$45,522 00	For real estate loans,	$44,000 00
interest,	9,588 39	share loans,	11,909 00
premiums,	139 24	dues capital withdrawn,	17,790 00
fines,	283 23	dues capital retired,	6,272 00
transfer fees,	50	profits capital withdrawn,	2,178 89
real estate loans repaid,	26,550 00	profits capital retired,	1,587 57
share loans repaid,	8,455 00	temporary expenses,	671 77
withdrawal profits,	345 77	forfeited shares,	91 23
real estate by foreclosure,	786 50	real estate by foreclosure,	843 89
Cash on hand Oct. 31, 1898,	2,450 07	Cash on hand Oct. 31, 1899,	8,776 35
	$94,120 70		$94,120 70

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$95,100 00	5.00 per cent.	$1,800 00	6.25 per cent.	$10,314 00	5.00 per cent.
2,800 00	5.25 "	28,800 00	6.30 "	50 00	5.75 "
2,000 00	5.75 "	5,400 00	6.60 "	2,025 00	6.00 "
31,600 00	6.00 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1890, .	1	$139 21	134	$18,654 14	Dues capital, as per general ledger, . .	$166,815 00
April, 1891, .	2	132 51	154	20,406 54		
Oct., 1891, .	3	122 79	119	14,612 01	Profits capital, as per general ledger, . .	29,511 83
April, 1892, .	4	113 32	174	19,717 68		
Oct., 1892, .	5	104 14	135	14,058 90	Unpaid dues, . .	1,567 00
April, 1893, .	6	95 25	137	13,049 25		
Oct., 1893, .	7	86 62	75	6,496 50		
April, 1894, .	8	78 29	91	7,124 39		
Oct., 1894, .	9	70 20	129	9,055 80		
April, 1895, .	10	62 34	229	14,275 86		
Oct., 1895, .	11	54 69	207	11,320 83		
April, 1896, .	12	47 29	239	11,302 31		
Oct., 1896, .	13	40 09	109	4,369 81		
April, 1897, .	14	33 10	259	8,572 90		
Oct., 1897, .	15	26 33	355	9,347 15		
April, 1898, .	16	19 74	328	6,474 72		
Oct., 1898, .	17	13 33	379	5,052 07		
April, 1899, .	18	7 09	533	3,778 97		
Oct., 1899, .	19	1 00	210	210 00		
Dues paid in advance, . . .				14 00		
Total, ...				$197,893 83	Total, . . .	$197,893 83

Number of shares issued during the year, ... 924
Number of shares now in force, ... 3,996
Number of shares now borrowed upon, ... 1,177
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 606
Number of shares retired during the year, ... 67
Highest rate of premium or interest received on money sold during the year: 5 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.
Number of members withdrawn during the year, ... 50
Present number of members, ... 446
Present number of borrowers, ... 101
Present number of non-borrowers, ... 345
Number of loans secured by first mortgage of real estate, . . . 74
Number of loans on shares, ... 45
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 671 77
Date of examination by commissioner: January 12.

WEST SPRINGFIELD CO-OPERATIVE BANK — WEST SPRINGFIELD.

Incorporated April 8, 1897. Commenced business May 12, 1897.

CHARLES MCKERNON, *President.* JOHN C. WORCESTER, *Secretary.*
HENRY E. SCHMUCK, *Treasurer.*

Names of security committee:

FRED H. SIBLEY, TALCOTT A. ROGERS,
CHARLES A. EDGERTON.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$21,650 00	Dues capital,	$23,307 00
Loans on shares,	1,205 00	Profits capital (all series),	1,389 92
Permanent expense account,	65 97	Guaranty fund,	16 33
Unpaid interest,	10 00	Surplus,	39 74
Unpaid fines,	4 56		
Cash in hands of treasurer,	1,817 46		
	$24,752 99		$24,752 99

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$14,673 00	For real estate loans,	$14,350 00
interest,	1,101 04	share loans,	1,280 00
fines,	38 20	dues capital withdrawn,	3,657 00
transfer fees,	2 00	profits capital withdrawn,	156 33
real estate loans repaid,	2,950 00	temporary expenses,	8 64
share loans repaid,	440 00	forfeited shares,	98 00
security committee,	9 00	Cash on hand Oct. 31, 1899,	1,817 46
Cash on hand Oct. 31, 1898,	2,154 19		
	$21,367 43		$21,367 43

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$21,650 00	6.00 per cent.	-	-	$1,050 00	6.00 per cent.
				90 00	6.66 "
				15 00	7.20 "
				40 00	7.50 "
				10 00	7.80 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1897, .	1	$32 33	269	$8,696 77	Dues capital, as per general ledger, . .	$23,307 00
Nov., 1897, .	2	25 52	328	8,370 56		
May, 1898, .	3	18 85	171	3,223 35	Profits capital, as per general ledger, . .	1,389 92
Nov., 1898, .	4	12 38	263	3,255 94		
May, 1899, .	5	6 10	193	1,177 30	Unpaid dues, . .	136 00
Dues paid in advance, . . .				109 00		
Total, ...				$24,832 92	Total, . . .	$24,832 92

Number of shares issued during the year, ... 520
Number of shares now in force, ... 1,224
Number of shares now borrowed upon, ... 223
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 244
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 42
Present number of members, ... 206
Present number of borrowers, ... 39
Present number of non-borrowers, ... 167
Number of loans secured by first mortgage of real estate, . . . 23
Number of loans on shares, ... 16
Largest loan to any one member, ... $3,000 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 15 77
Date of examination by commissioner: July 28.

WHITMAN CO-OPERATIVE BANK—WHITMAN.

Incorporated March 6, 1889. Commenced business March 11, 1889.

AMOS S. STETSON, *President.* GEORGE D. SOULE, *Secretary and Treasurer.*

Names of security committee:

ARTHUR COLEMAN, GEORGE D. SOULE,
GEORGE A. DORR.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$108,550 00	Dues capital,	$98,825 00
Loans on shares,	5,220 00	Profits capital (all series),	23,821 98
Permanent expense account,	50 00	Withdrawal profits,	32 40
Temporary expense account,	65 67	Guaranty fund,	403 49
Real estate by foreclosure,	7,935 32	Surplus,	2,538 63
Unpaid interest,	36 21		
Unpaid premiums,	8 70		
Unpaid fines,	1 50		
Mortgage,	650 00		
Cash in hands of treasurer,	3,104 10		
	$125,621 50		$125,621 50

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$21,926 00	For real estate loans,	$19,775 00
interest,	6,260 27	share loans,	2,745 00
premiums,	420 85	dues capital withdrawn,	7,912 00
fines,	388 05	dues capital forfeited,	111 00
transfer fees,	50	dues capital retired,	5,912 00
real estate loans repaid,	9,100 00	profits capital withdrawn,	1,370 66
real estate loans eliminated by foreclosure,	1,800 00	profits capital forfeited,	7 94
share loans repaid,	2,350 00	profits capital retired,	1,960 70
withdrawal profits,	342 75	temporary expenses,	382 84
forfeiture profits,	1 99	interest on retired shares,	153 28
forfeited shares,	113 59	real estate by foreclosure,	2,171 11
real estate by foreclosure,	2,349 33	Cash on hand Oct. 31, 1899,	3,104 10
Cash on hand Oct. 31, 1898,	552 30		
	$45,605 63		$45,605 63

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$90,150 00	6.30 per cent.	$2,150 00	6.90 per cent.	$4,020 00	6.30 per cent.
13,950 00	6.60 "	2,300 00	7.20 "	650 00	6.60 "
				250 00	6.90 "
				300 00	7.50 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	1	$178 40	83	$14,807 20	Dues capital, as per general ledger, . .	$98,825 00
Sept., 1889, .	2	167 09	69	11,529 21		
Mar., 1890, .	3	156 24	80	12,499 20	Profits capital, as per general ledger, . .	23,821 98
Sept., 1890, .	4	145 64	63	9,175 32		
Mar., 1891, .	5	135 35	87	11,775 45	Unpaid dues, . .	1,625 00
Sept., 1891, .	6	125 38	22	2,758 36		
Mar., 1892, .	7	115 67	49	5,667 83		
Sept., 1892, .	8	106 32	50	5,316 00		
Mar., 1893, .	9	97 28	85	8,268 80		
Sept., 1893, .	10	88 55	20	1,771 00		
Mar., 1894, .	11	80 10	58	4,645 80		
Sept., 1894, .	12	71 90	67	4,817 30		
Mar., 1895, .	13	63 94	83	5,307 02		
Sept., 1895, .	14	56 22	72	4,047 84		
Mar., 1896, .	15	48 72	92	4,482 24		
Sept., 1896, .	16	41 44	63	2,610 72		
Mar., 1897, .	17	34 37	132	4,536 84		
Sept., 1897, .	18	27 51	103	2,833 53		
Mar., 1898, .	19	20 85	142	2,960 70		
Sept., 1898, .	20	14 38	169	2,430 22		
Mar., 1899, .	21	8 10	214	1,733 40		
Sept., 1899, .	22	2 00	137	274 00		
Dues paid in advance, . . .				24 00		
Total, ...				$124,271 98	Total, . . .	$124,271 98

Number of shares issued during the year, ...	404
Number of shares now in force, ...	1,940
Number of shares now borrowed upon, ...	646
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	230
Number of shares forfeited during the year, ...	9
Number of shares retired during the year, ...	51
Highest rate of premium or interest received on money sold during the year: 25 cents premium.	
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.	
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.	
Number of members withdrawn during the year, ...	53
Present number of members, ...	324
Present number of borrowers, ...	111
Present number of non-borrowers, ...	213
Number of loans secured by first mortgage of real estate, . . .	111
Number of loans on shares, ...	32
Largest loan to any one member, ...	$4,800 00
Smallest loan to any one member, ...	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	486 28
Date of examination by commissioner: March 21.	

WINCHENDON CO-OPERATIVE BANK—WINCHENDON.

Incorporated Sept. 9, 1891. Commenced business Sept. 16, 1891.

FREDERICK W. RUSSELL, *President.* WALDO C. COREY, *Secretary.*
SILAS A. GREENWOOD, *Treasurer.*

Names of security committee:

AMOS S. LAMB, JOHN SWEETSER,
BENJAMIN M. WRIGHT.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$63,425 00	Dues capital,	$56,608 00
Loans on shares,	2,850 00	Profits capital (all series),	9,848 51
Temporary expense account,	31 75	Interest,	566 79
Cash in hands of treasurer,	1,365 69	Premiums,	1 60
		Fines,	3 49
		Transfer fees,	1 75
		Withdrawal profits,	05
		Guaranty fund,	314 33
		Surplus,	326 76
		Forfeited share account,	1 16
	$67,672 44		$67,672 44

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$15,877 00	For real estate loans,	$16,250 00
interest,	3,851 44	share loans,	3,550 00
premiums,	13 40	dues capital withdrawn,	5,429 00
fines,	89 29	dues capital forfeited,	67 00
transfer fees,	4 25	dues capital retired,	5,954 00
real estate loans repaid,	12,160 00	profits capital withdrawn,	757 58
share loans repaid,	2,680 00	profits capital forfeited,	14 56
withdrawal profits,	75 53	profits capital retired,	1,670 28
forfeiture profits,	1 46	temporary expenses,	154 23
Cash on hand Oct. 31, 1898,	459 97	Cash on hand Oct. 31, 1899,	1,365 69
	$35,212 34		$35,212 34

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$33,200 00	5.00 per cent.	$700 00	7.20 per cent.	$2,430 00	5.00 per cent.
29,525 00	6.00 "			420 00	6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1891,	1	$124 94	113	$14,118 22	Dues capital, as per general ledger,	$56,608 00
Mar., 1892,	2	115 44	98	11,313 12		
Sept., 1892,	3	106 22	32	3,399 04	Profits capital, as per general ledger,	9,848 51
Mar., 1893,	4	97 27	37	3,598 99		
Sept., 1893,	5	88 57	29	2,568 53	Unpaid dues,	127 00
Mar., 1894,	6	80 13	34	2,724 42		
Sept., 1894,	7	71 93	23	1,654 39		
Mar., 1895,	8	63 97	48	3,070 56		
Sept., 1895,	9	56 24	112	6,298 88		
Mar., 1896,	10	48 74	62	3,021 88		
Sept., 1896,	11	41 46	51	2,114 46		
Mar., 1897,	12	34 39	125	4,298 75		
Sept., 1897,	13	27 52	117	3,219 84		
Mar., 1898,	14	20 85	87	1,813 95		
Sept., 1898,	15	14 38	106	1,524 28		
Mar., 1899,	16	8 10	152	1,231 20		
Sept., 1899,	17	2 00	252	504 00		
Dues paid in advance,				109 00		
Total,				$66,583 51	Total,	$66,583 51

Number of shares issued during the year, ... 437
Number of shares now in force, ... 1,478
Number of shares now borrowed upon, ... 400
Largest number of shares held by any one member, ... 23
Number of shares withdrawn during the year, ... 143
Number of shares forfeited during the year, ... 1
Number of shares retired during the year, ... 62
Highest rate of premium or interest received on money sold during the year: 5 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.
Number of members withdrawn during the year, ... 29
Present number of members, ... 252
Present number of borrowers, ... 78
Present number of non-borrowers, ... 174
Number of loans secured by first mortgage of real estate, . . . 78
Number of loans on shares, ... 19
Largest loan to any one member, ... $2,500 00
Smallest loan to any one member, ... 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 154 23
Date of examination by commissioner: April 26.

WINCHESTER CO-OPERATIVE BANK — WINCHESTER.

Incorporated Nov. 13, 1893. Commenced business Nov. 13, 1893.

L. C. Pattee, *President.* T. B. Cotter, *Secretary and Treasurer.*

Names of security committee:

George A. Fernald, T. B. Cotter,
L. C. Pattee.

Regular meetings the first Monday of each month.

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$87,050 00	Dues capital,	$88,593 00
Loans on shares,	5,725 00	Profits capital (all series),	11,174 16
Demand loan secured by collateral,	7,500 00	Guaranty fund,	250 00
Cash in hands of treasurer,	291 65	Surplus,	250 00
		Profit and loss account,	299 49
	$100,566 65		$100,566 65

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$30,858 00	For real estate loans,	$31,750 00
interest,	5,939 51	share loans,	5,660 00
premiums,	222 20	dues capital withdrawn,	9,606 00
fines,	437 38	dues capital forfeited,	396 00
transfer fees,	75	dues capital retired,	4,203 00
real estate loans repaid,	20,300 00	profits capital withdrawn,	799 65
share loans repaid,	1,835 00	profits capital forfeited,	40 50
withdrawal profits,	173 72	profits capital retired,	780 80
forfeiture profits,	8 10	temporary expenses,	603 62
demand collateral loan,	4,500 00	permanent expenses,	120 20
Cash on hand Oct. 31, 1898,	1,976 76	demand collateral loan,	12,000 00
		Cash on hand Oct. 31, 1899,	291 65
	$66,251 42		$66,251 42

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$64,650 00	5.30 per cent.	$1,850 00	6.00 per cent.	$5,725 00	5.30 per cent.
10,500 00	5.60 "	10,050 00	6.30 "		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1893, .	1	$85 80	268	$22,994 40	Dues capital, as per general ledger, . .	$88,593 00
May, 1894, .	2	77 44	162	12,545 28		
Nov., 1894, .	3	69 32	98	6,793 36	Profits capital, as per general ledger, . .	11,174 16
May, 1895, .	4	61 44	136	8,355 84		
Nov., 1895, .	5	53 79	158	8,498 82	Unpaid dues, . .	761 00
May, 1896, .	6	46 36	268	12,424 48		
Nov., 1896, .	7	39 15	151	5,911 65		
May, 1897, .	8	32 14	259	8,324 26		
Nov., 1897, .	9	25 34	254	6,436 36		
May, 1898, .	10	18 74	181	3,391 94		
Nov., 1898, .	11	12 33	271	3,341 43		
May, 1899, .	12	6 09	226	1,376 34		
Dues paid in advance, . . .				134 00		
Total, ...				$100,528 16	Total, . . .	$100,528 16

Number of shares issued during the year, ...	550
Number of shares now in force, ...	2,432
Number of shares now borrowed upon, ...	623
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	392
Number of shares forfeited during the year, ...	18
Number of shares retired during the year, ...	60
Highest rate of premium or interest received on money sold during the year: 6 per cent.	
Lowest rate of premium or interest received on money sold during the year: 5 3-10 per cent.	
Rate of profits distributed: 1st term, 2½ per cent.; 2d term, 2½ per cent.	
Number of members withdrawn during the year, ...	38
Present number of members, ...	300
Present number of borrowers, ...	66
Present number of non-borrowers, ...	234
Number of loans secured by first mortgage of real estate, . . .	58
Number of loans on shares, ...	23
Largest loan to any one member, ...	$5,000 00
Smallest loan to any one member, ...	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	998 82
Date of examination by commissioner: November 13.	

WOBURN CO-OPERATIVE BANK—WOBURN.

Incorporated Feb. 21, 1887. Commenced business March 10, 1887.

JAMES SKINNER, *President.* GORDON PARKER, *Secretary and Treasurer.*

Names of security committee:

H. C. HALL, LAWRENCE READE,
THOMAS SALMON, J. H. PARKER,
F. W. GREYDON.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$177,675 00	Dues capital,	$163,072 00
Loans on shares,	5,477 00	Profits capital (all series),	35,140 21
Permanent expense account,	225 00	Interest,	950 26
Temporary expense account,	61 64	Premiums,	54 15
Real estate by foreclosure,	19,111 54	Fines,	35 70
Unpaid interest,	1,213 40	Withdrawal profits,	76 51
Unpaid premiums,	69 55	Forfeiture profits,	24 89
Unpaid fines,	122 52	Guaranty fund,	2,688 95
Mortgages,	1,200 00	Surplus,	461 83
		Forfeited share account,	7 16
		Insurance,	11 50
		Receipts on account November meeting,	2,632 49
	$205,155 65		$205,155 65

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$45,359 00	For real estate loans,	$43,895 00
interest,	12,222 07	share loans,	7,200 00
premiums,	725 82	dues capital withdrawn,	17,537 00
fines,	575 24	dues capital forfeited,	1,977 00
transfer fees,	6 00	dues capital retired,	31,771 00
real estate loans repaid,	35,000 00	dues capital matured,	1,380 00
real estate loans eliminated by foreclosure,	16,600 00	profits capital withdrawn,	3,131 80
		profits capital forfeited,	290 06
real estate loans eliminated by maturity of shares,	2,000 00	profits capital retired,	9,155 77
		profits capital matured,	646 60
share loans repaid,	8,655 00	temporary expenses,	1,150 30
withdrawal profits,	787 33	interest on retired shares,	565 09
forfeiture profits,	72 50	real estate by foreclosure,	16,227 07
real estate by foreclosure,	7,278 80	insurance,	23 50
		mortgages,	1,200 00
temporary expense,	60 85	surplus,	363 91
insurance,	35 00		
on account November meeting,	2,632 49		
Cash on hand Oct. 31, 1898,	4,504 00		
	$136,514 10		$136,514 10

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$163,925 00	6.30 per cent.	$3,200 00	6.90 per cent.	$5,477 00	6.30 per cent.
10,550 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1888, .	4	$191 18	3	$573 54	Dues capital, as per general ledger, . .	$163,072 00
April, 1889, .	5	179 35	87	15,603 45		
Oct., 1889, .	6	167 93	90	15,113 70	Profits capital, as per general ledger, . .	35,140 21
April, 1890, .	7	156 86	12	1,882 32		
Oct., 1890, .	8	146 15	14	2,046 10	Unpaid dues, . .	1,569 00
April, 1891, .	9	135 69	126	17,096 94		
Oct., 1891, .	10	125 55	92	11,550 60		
April, 1892, .	11	115 71	130	15,042 30		
Oct., 1892, .	12	106 18	103	10,936 54		
April, 1893, .	13	96 97	159	15,418 23		
Oct., 1893, .	14	87 96	93	8,180 28		
April, 1894, .	15	79 45	243	19,306 35		
Oct., 1894, .	16	71 12	134	9,530 08		
April, 1895, .	17	63 07	221	13,938 47		
Oct., 1895, .	18	55 28	35	1,934 80		
April, 1896, .	19	47 73	47	2,243 31		
Oct., 1896, .	20	40 43	248	10,026 64		
April, 1897, .	21	33 36	197	6,571 92		
Oct., 1897, .	22	26 50	195	5,167 50		
April, 1898, .	23	19 85	322	6,391 70		
Oct., 1898, .	24	13 38	708	9,473 04		
April, 1899, .	25	7 10	194	1,377 40		
Oct., 1899, .	26	1 00	15	15 00		
Dues paid in advance, . . .				361 00		
Total, ...				$199,781 21	Total, . . .	$199,781 21

Number of shares issued during the year, ...	521
Number of shares now in force, ...	3,468
Number of shares now borrowed upon, ...	1,072
Largest number of shares held by any one member, ...	25
Number of shares withdrawn during the year, ...	400
Number of shares forfeited during the year, ...	87
Number of shares retired during the year, ...	360
Number of shares matured during the year, ...	10
Highest rate of premium or interest received on money sold during the year: 5 per cent.	
Lowest rate of premium or interest received on money sold during the year: 5 per cent.	
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3 per cent.	
Number of members withdrawn during the year, ...	40
Present number of members, ...	548
Present number of borrowers, ...	152
Present number of non-borrowers, ...	396
Number of loans secured by first mortgage of real estate, . . .	155
Number of loans on shares, ...	21
Largest loan to any one member, ...	$4,200 00
Smallest loan to any one member, ...	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, .	1,089 45
Date of examination by commissioner: February 20.	

WOLLASTON CO-OPERATIVE BANK — QUINCY (WOLLASTON).

Incorporated April 8, 1889. Commenced business April 16, 1889.

SMITH B. HARRINGTON, *President.* HERBERT W. PINKHAM, *Secretary and Treasurer.*

Names of security committee:

QUINCY A. FAUNCE, GEORGE E. THOMAS, HERBERT T. WHITMAN.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$188,925 00	Dues capital,	$180,023 00
Loans on shares,	14,405 00	Profits capital (all series),	33,764 84
Real estate by foreclosure,	5,320 47	Transfer fees,	75
Unpaid interest,	431 33	Withdrawal profits,	219 05
Unpaid premiums,	19 45	Guaranty fund,	1,275 00
Unpaid fines,	120 06	Surplus,	798 71
Cash in hands of treasurer,	6,882 48	Retired share account,	22 44
	$216,103 79		$216,103 79

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$55,505 00	For real estate loans,	$65,850 00
interest,	11,827 79	share loans,	12,085 00
premiums,	757 75	dues capital withdrawn,	20,427 00
fines,	484 21	dues capital forfeited,	837 00
transfer fees,	5 50	dues capital retired,	19,229 00
real estate loans repaid,	36,625 00	profits capital withdrawn,	2,829 24
real estate loans eliminated by foreclosure,	8,500 00	profits capital forfeited,	80 20
share loans repaid,	11,620 00	profits capital retired,	6,179 31
withdrawal profits,	706 39	temporary expenses,	1,523 36
forfeiture profits,	19 97	interest on retired shares,	275 67
retired share account,	22 44	real estate by foreclosure,	8,167 99
rents,	159 35	expense on real estate,	219 74
real estate by foreclosure,	9,846 51	Cash on hand Oct. 31, 1899,	6,882 48
Cash on hand Oct. 31, 1898,	8,506 08		
	$144,585 99		$144,585 99

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$161,825 00	6.30 per cent.	$600 00	7.50 per cent.	$12,130 00	6.30 per cent.
24,350 00	6.60 "	350 00	7.80 "	975 00	6.60 "
1,800 00	6.90 "			800 00	6.90 "
				350 00	7.20 "
				150 00	7.80 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	1	$179 94	54	$9,716 76	Dues capital, as per general ledger, . .	$180,023 00
Oct., 1889, .	2	168 46	56	9,433 76		
April, 1890, .	3	157 33	48	7,551 84	Profits capital, as per general ledger, . .	33,764 84
Oct., 1890, .	4	146 52	48	7,032 96		
April, 1891, .	5	136 06	75	10,204 50	Unpaid dues, . .	1,971 00
Oct., 1891, .	6	125 92	51	6,421 92		
April, 1892, .	7	116 11	76	8,824 36		
Oct., 1892, .	8	106 61	129	13,752 69		
April, 1893, .	9	97 42	103	10,034 26		
Oct., 1893, .	10	88 48	56	4,954 88		
April, 1894, .	11	79 86	226	18,048 36		
Oct., 1894, .	12	71 51	180	12,871 80		
April, 1895, .	13	63 44	238	15,098 72		
Oct., 1895, .	14	55 60	187	10,397 20		
April, 1896, .	15	48 01	307	14,739 07		
Oct., 1896, .	16	40 65	274	11,138 10		
April, 1897, .	17	33 52	471	15,787 92		
Oct., 1897, .	18	26 61	339	9,020 79		
April, 1898, .	19	19 91	483	9,616 53		
Oct., 1898, .	20	13 41	431	5,779 71		
April, 1899, .	21	7 11	661	4,699 71		
Oct., 1899, .	22	1 00	538	538 00		
Dues paid in advance, . . .				95 00		
Total, ...				$215,758 84	Total, . . .	$215,758 84

Number of shares issued during the year, ... 1,408
Number of shares now in force, ... 5,031
Number of shares now borrowed upon, ... 1,371
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 719
Number of shares forfeited during the year, ... 44
Number of shares retired during the year, ... 186
Highest rate of premium or interest received on money sold during the year: 5 cents premium.
Lowest rate of premium or interest received on money sold during the year: 5 cents premium.
Rate of profits distributed: 1st term, 3⅛ per cent.; 2d term, 3⅛ per cent.
Number of members withdrawn during the year, ... 104
Present number of members, ... 560
Present number of borrowers, ... 148
Present number of non-borrowers, ... 412
Number of loans secured by first mortgage of real estate, . . . 127
Number of loans on shares, ... 80
Largest loan to any one member, ... $5,000 00
Smallest loan to any one member, ... 20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899, . 1,563 36
Date of examination by commissioner: January 13.

WORCESTER CO-OPERATIVE BANK—WORCESTER.

Incorporated Oct. 19, 1877. Commenced business Oct. 19, 1877.

STEPHEN C. EARLE, *President.* T. J. HASTINGS, *Secretary and Treasurer.*

Names of security committee:

HENRY BRANNON, H. H. BIGELOW,
M. S. BEAMAN.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$393,065 00	Dues capital,	$345,719 00
Loans on shares,	11,640 00	Profits capital (all series),	66,158 95
Temporary expense account,	286 95	Fines,	92 89
Real estate by foreclosure,	7,859 54	Guaranty fund,	4,340 00
Unpaid interest,	199 32	Surplus,	4,476 87
Cash in hands of treasurer,	8,011 36	Forfeited share account,	274 46
	$421,062 17		$421,062 17

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	$105,819 00	For real estate loans,	$96,950 00
interest,	27,347 95	share loans,	8,665 00
fines,	805 03	dues capital withdrawn,	42,829 00
transfer fees,	14 25	dues capital forfeited,	336 00
real estate loans repaid,	134,025 00	dues capital retired,	66,101 00
real estate loans eliminated by foreclosure,	1,400 00	dues capital matured,	30,665 00
real estate loans eliminated by maturity of shares,	7,550 00	profits capital withdrawn,	5,795 20
share loans repaid,	7,520 00	profits capital forfeited,	27 41
withdrawal profits,	652 63	profits capital retired,	13,853 72
forfeiture profits,	5 51	profits capital matured,	13,482 01
forfeited shares,	197 08	temporary expenses,	2,078 18
expense account,	74 25	forfeited shares,	252 94
rent,	384 40	interest on retired shares,	910 63
real estate by foreclosure,	4,466 30	profit and loss account,	843 82
Cash on hand Oct. 31, 1898,	1,836 49	real estate by foreclosure,	1,296 62
		Cash on hand Oct. 31, 1899,	8,011 36
	$292,097 89		$292,097 89

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$281,565 00	6 per cent.	$5,200 00	7 per cent.	$10,320 00	6 per cent.
49,550 00	6⅛ "	400 00	7⅛ "	160 00	6⅛ "
11,450 00	6¼ "	1,000 00	7½ "	85 00	6¼ "
18,300 00	6⅜ "	150 00	7⅞ "	450 00	6⅜ "
6,950 00	6½ "	100 00	10 "	350 00	6½ "
13,350 00	6⅝ "	100 00	10⅛ "	150 00	7 "
4,950 00	6¾ "			125 00	7⅛ "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1888, .	17	$188 05	96	$18,052 80	Dues capital, as per general ledger, . .	$345,719 00
April, 1889, .	18	176 48	110	19,412 80		
Oct., 1889, .	19	165 34	95	15,707 30	Profits capital, as per general ledger, . .	66,158 95
April, 1890, .	20	154 58	114	17,622 12		
Oct., 1890, .	21	144 16	94	13,551 04	Unpaid dues, . .	3,105 00
April, 1891, .	22	134 04	173	23,188 92		
Oct., 1891, .	23	124 23	206	25,591 38		
April, 1892, .	24	114 69	149	17,088 81		
Oct., 1892, .	25	105 44	76	8,013 44		
April, 1893, .	26	96 45	64	6,172 80		
Oct., 1893, .	27	87 72	112	9,824 64		
April, 1894, .	28	79 24	446	35,341 04		
Oct., 1894, .	29	71 01	484	34,368 84		
April, 1895, .	30	63 05	544	34,299 20		
Oct, 1895, .	31	55 31	345	19,081 95		
April, 1896, .	32	47 78	409	19,542 02		
Oct., 1896, .	33	40 49	578	23,403 22		
April, 1897, .	34	33 40	677	22,611 80		
Oct., 1897, .	35	26 53	698	18,517 94		
April, 1898, .	36	19 86	731	14,517 66		
Oct, 1898, .	37	13 39	837	11,207 43		
April, 1899, .	38	7 10	938	6,659 80		
Oct., 1899, .	39	1 00	857	857 00		
Dues paid in advance, . . .				349 00		
Total, ...				$414,982 95	Total, . . .	$414,982 95

Number of shares issued during the year, ... 1,979
Number of shares now in force, ... 8,833
Number of shares now borrowed upon, ... 2,356
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 1,256
Number of shares forfeited during the year, ... 19
Number of shares retired during the year, ... 861
Number of shares matured during the year, ... 221
Highest rate of premium or interest received on money sold during the year: 6⅛ per cent.
Lowest rate of premium or interest received on money sold during the year: 6 per cent.
Rate of profits distributed: 1st term, 3 per cent.; 2d term, 3⅛ per cent.

Number of members withdrawn during the year,	198	
Present number of members,	1,067	
Present number of borrowers,	212	
Present number of non-borrowers,	855	
Number of loans secured by first mortgage of real estate,	247	
Number of loans on shares,	62	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		2,003 93

Date of examination by commissioner: May 5.

WORKINGMEN'S CO-OPERATIVE BANK—BOSTON.

Incorporated June 9, 1880. Commenced business June 11, 1880.

ROBERT TREAT PAINE, *President.* FRANK E. BURBANK, *Secretary.*
FRANCIS B. SEARS, *Treasurer.*

Names of security committee:

JAMES L. POPE, JAMES D. MCLELLAN,
WILLIAM H. TARBOX.

Regular meetings the second Friday of each month.

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	$799,925 00	Dues capital,	$764,161 00
Loans on shares,	41,400 00	Profits capital (all series),	136,798 48
Temporary expense account,	913 45	Interest,	3,874 36
Real estate by foreclosure,	19,761 16	Fines,	112 47
Mortgages,	9,473 44	Withdrawal profits,	843 84
Personal accounts,	13,549 44	Guaranty fund,	6,207 00
Rent account,	35 65	Surplus,	5,669 47
Office furniture,	340 32	Forfeited share account,	314 94
Cash in hands of secretary,	6,177 65	Security committee,	205 83
Cash in hands of treasurer,	30,662 09	Retired share account,	2,811 62
		Matured share account,	962 48
		Personal accounts,	276 71
	$922,238 20		$922,238 20

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1899.

Receipts.		Disbursements.	
From dues capital,	$209,355 00	For real estate loans,	$174,575 00
interest,	47,546 42	share loans,	36,950 00
fines,	2,218 27	dues capital withdrawn,	79,143 00
real estate loans repaid,	130,200 00	dues capital forfeited,	2,378 00
real estate loans eliminated by foreclosure,	19,050 00	dues capital retired,	56,073 00
real estate loans eliminated by maturity of shares,	10,100 00	dues capital matured,	33,527 00
share loans repaid,	23,400 00	profits capital withdrawn,	12,864 20
withdrawal profits,	3,260 13	profits capital forfeited,	269 29
profits capital,	2 19	profits capital retired,	13,863 03
forfeited shares,	134 36	profits capital matured,	15,507 80
retired share account,	70,091 11	temporary expenses,	4,509 59
rents,	1,041 25	matured share account,	37,650 87
matured share account,	38,613 35	forfeited shares,	14 36
personal accounts,	8,111 39	interest,	294 58
mortgages,	21,896 48	fines,	10 67
security committee,	319 50	real estate by foreclosure,	15,896 16
pass book examination,	337 34	mortgages,	20,784 29
real estate by foreclosure,	22,279 92	retired share account,	67,501 27
claim settled,	460 30	personal accounts,	7,799 09
Cash on hand Oct. 31, 1898,	12,146 65	security committee,	676 66
		withdrawal profits,	40
		surplus,	2,966 73
		rent,	379 94
		office furniture,	88 99
		Cash on hand Oct. 31, 1899,	36,839 74
	$620,563 66		$620,563 66

Total Amount of Loans at Specified Rates of Interest.

Loans on Real Estate.				Loans on Shares.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$492,275 00	5.00 per cent.	$22,350 00	6.30 per cent.	$31,800 00	5.00 per cent.
62,850 00	5.25 "	18,250 00	6.60 "	2,400 00	5.25 "
74,000 00	5.50 "	6,000 00	6.90 "	1,400 00	5.50 "
6,050 00	5.75 "	1,000 00	7.00 "	1,600 00	5.75 "
96,250 00	6.00 "	900 00	7.20 "	2,950 00	6.00 "
19,100 00	6.25 "	900 00	7.25 "	150 00	6.25 "
				300 00	6.50 "
				450 00	6.30 "
				200 00	7.00 "
				150 00	8.00 "

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	Value per Share.	Shares in Force.	Total Value.
June, 1888, .	17	$197 08	138	$27,197 04
Dec., 1888, .	18	184 93	185	34,212 05
June, 1889, .	19	173 19	120	20,782 80
Dec., 1889, .	20	161 87	125	20,233 75
June, 1890, .	21	150 94	134	20,225 96
Dec., 1890, .	22	140 37	162	22,739 94
June, 1891, .	23	130 13	311	40,470 43
Dec., 1891, .	24	120 25	306	36,796 50
June, 1892, .	25	110 71	304	33,655 84
Sept., 1892, .	26	106 07	220	23,335 40
Dec., 1892, .	27	101 50	310	31,465 00
Mar., 1893, .	28	96 99	418	40,541 82
June, 1893, .	29	92 57	346	32,029 22
Sept., 1893, .	30	88 21	174	15,348 54
Dec., 1893, .	31	83 94	187	15,696 78
Mar., 1894, .	32	79 76	480	38,284 80
June, 1894, .	33	75 62	537	40,607 94
Sept., 1894, .	34	71 56	326	23,328 56
Dec., 1894, .	35	67 55	556	37,557 80
Mar., 1895, .	36	63 61	617	39,247 37
June, 1895, .	37	59 72	454	27,112 88
Sept , 1895, .	38	55 89	620	34,651 80
Dec., 1895, .	39	52 14	429	22,368 06
Mar., 1896, .	40	48 43	602	29,154 86
June, 1896, .	41	44 79	542	24,276 18
Sept., 1896, .	42	41 18	572	23,554 96
Dec., 1896, .	43	37 65	514	19,352 10
Mar., 1897, .	44	34 15	929	31,725 35
June, 1897, .	45	30 73	470	14,443 10
Sept., 1897, .	46	27 35	441	12,061 35
Dec., 1897, .	47	24 04	613	14,736 52
Mar., 1898, .	48	20 77	336	6,978 72
June, 1898, .	49	17 54	691	12,120 14
Sept , 1898, .	50	14 35	860	12,341 00
Dec., 1898, .	51	11 20	880	9,856 00
Mar., 1899, .	52	8 09	952	7,701 68
June, 1899, .	53	5 02	1,012	5,080 24
Sept., 1899, .	54	2 00	1,197	2,394 00
Dues paid in advance, . . .				3,156 00
Total, ...				$906,822 48

Dues capital, as per general ledger, . .	$764,161 00
Profits capital, as per general ledger, . .	136,798 48
Unpaid dues, . .	5,863 00
Total, . . .	$906,822 48

Number of shares issued during the year, ... 4,577
Number of shares now in force, ... 18,070
Number of shares now borrowed upon, ... 5,181
Largest number of shares held by any one member, ... 25
Number of shares withdrawn during the year, ... 2,440
Number of shares forfeited during the year, ... 187
Number of shares retired during the year, ... 656
Number of shares matured during the year, ... 244
Highest rate of premium or interest received on money sold during the year: 6 per cent.
Lowest rate of premium or interest received on money sold during the year: 5 per cent.
Rate of profits distributed: 1st term, 1 5-16 per cent.; 2d term, 1 5-16 per cent.; 3d term, 1 5-16 per cent.; 4th term, 1¼ per cent.

Number of members withdrawn during the year,	284	
Present number of members,	2,046	
Present number of borrowers,	478	
Present number of non-borrowers,	1,568	
Number of loans secured by first mortgage of real estate,	436	
Number of loans on shares,	144	
Largest loan to any one member,		$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1899,		4,509 59

Date of examination by commissioner: February 24.

CONSOLIDATED BALANCE SHEET,

Oct. 31, 1899.

Assets.		Liabilities.	
Loans on real estate,	$23,270,571 29	Dues capital,	$22,034,824 86
Loans on shares,	1,109,349 42	Profits capital (all series),	4,057,313 08
Permanent expense account,	10,436 71	Interest,	153,657 04
Temporary expense account,	14,212 96	Premiums,	5,245 81
Real estate by foreclosure,	890,604 57	Fines,	5,412 32
Unpaid dues,	25,874 00	Transfer fees,	51 25
Unpaid interest,	130,952 77	Withdrawal profits,	7,284 09
Unpaid premiums,	4,851 80	Forfeiture profits,	774 66
Unpaid fines,	10,882 61	Surplus,	241,170 50
Notes and bonds of cities and towns,	91,319 31	Guaranty fund,	183,131 22
Loans on public funds,	22,500 00	Forfeited share account,	13,608 44
Mortgages,	124,970 27	Advance payments,	6,849 03
Sundry assets,	13,659 63	Matured share account,	17,570 78
Cash,	1,024,461 96	Retired share account,	6,327 58
		Due on mortgage loans,	4,166 70
		Sundry liabilities,	7,259 94
	$26,744,647 30		$26,744,647 30

Number of shares issued during the year,	131,040
Number of shares now in force,	530,589
Number of shares now borrowed upon,	153,276
Number of shares withdrawn during the year,	86,481
Number of shares forfeited during the year,	2,772
Number of shares retired during the year,	22,103
Number of shares matured during the year,	4,569
Number of members withdrawn during the year,	11,299
Present number of members,	68,349
Present number of borrowers,	19,052
Present number of non-borrowers,	49,297
Number of loans secured by first mortgage of real estate,	17,063
Number of loans on shares,	5,314
Expenses for the year ending Oct. 31, 1899,	$128,199 00
Amount of profits credited to shares during the year,	1,366,838 40

Total Amount of Loans at Specified Rates of Interest.

Rate.	Real Estate Loans.	Share Loans.	Rate.	Real Estate Loans.	Share Loans.
5	$5,363,925 40	$355,564 00	6.90	$331,630 00	$3,890 00
5 1-16	2,200 00	-	6.96	2,650 00	50 00
5.10	4,300 00	450 00	7	14,650 00	5,090 00
5 1-8	11,050 00	-	7.02	1,200 00	80 00
5 1-4	434,889 42	27,465 00	7.08	2,900 00	70 00
5.30	64,650 00	5,725 00	7 1-8	3,850 00	325 00
5 1-2	1,092,481 88	43,672 00	7.14	1,600 00	-
5.60	10,500 00	-	7.20	117,320 00	3,015 00
5 5-8	700 00	50 00	7 1-4	1,550 00	350 00
5.70	65,000 00	-	7.26	150 00	20 00
5 3-4	93,065 00	5,806 00	7.32	800 00	-
6	5,339,295 64	283,309 42	7 3-8	1,400 00	-
6 06	225,363 71	7,085 00	7.44	200 00	-
6 1-16	200 00	-	7 1-2	92,954 64	6,405 00
6.10	14,650 00	300 00	7.56	250 00	-
6.12	306,925 66	6,230 00	7 5-8	450 00	-
6 1-8	146,005 00	2,730 00	7 3-4	1,050 00	130 00
6.18	13,775 00	30 00	7.80	14,640 00	470 00
6.20	8,900 00	-	7 7-8	150 00	-
6.24	26,975 00	120 00	7.92	900 00	-
6 1-4	144,136 35	14,070 00	8	500 00	230 00
6.30	7,577,586 34	269,490 00	8.04	100 00	-
6.36	26,000 00	170 00	8.10	14,300 00	100 00
6 3-8	45,450 00	710 00	8.16	700 00	-
6.40	5,700 00	600 00	8 1-4	200 00	-
6.42	5,100 00	-	8.40	850 00	70 00
6.48	39,200 00	14,228 00	8.50	100 00	-
6.50	148,731 00	3,015 00	8.60	-	25 00
6.54	7,600 00	60 00	8.70	1,350 00	180 00
6.60	1,367,863 00	47,100 00	8 7-8	50 00	-
6 5-8	25,900 00	-	9	200 00	-
6.66	4,950 00	90 00	9.30	600 00	50 00
6.70	200 00	85 00	9.60	150 00	-
6.72	10,083 25	160 00	10	100 00	-
6 3-4	14,725 00	450 00	10 1-8	100 00	-
6.78	2,300 00	-	10.68	100 00	-
6 80	2,300 00	-			
6.84	7,700 00	35 00			
6 7-8	500 00	-		$23,270,571 29	$1,109,349 42

STATEMENTS

OF

COLLATERAL LOAN AND MORTGAGE LOAN

AND

INVESTMENT COMPANIES.

COLLATERAL LOAN COMPANY—BOSTON.

Incorporated April 5, 1859.

FRANCIS D. COBB, *President.* LUTHER S. MOORE, *Cashier.*

Directors:

FRANCIS D. COBB, LAWRENCE TUCKER,
JOHN P. LYMAN, JOHN O. SHAW, Jr.,
LUTHER S. MOORE.

S. STILLMAN BLANCHARD, *Director for State.*
ROBERT F. CLARK, *Director for the City of Boston.*

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans outstanding,	$437,831 50	Capital stock,	$200,000 00
Cash on hand,	7,057 20	Reserve fund,	110,000 00
Expense,	15,856 64	Notes payable,	75,500 00
General interest,	2,411 06	Auction reserve,	3,682 43
State tax,	4,418 40	Interest,	57,359 49
Rent,	5,261 65	Profit and loss,	11,627 03
City of Boston, Mass., bonds,*	13,000 00	Insurance fund,	52,667 50
Massachusetts bonds,*	21,000 00		
Boston & Maine R.R. bonds,*	4,000 00		
	$510,836 45		$510,836 45

* Investment of insurance fund.

Date of examination: December 29

WORCESTER COLLATERAL LOAN ASSOCIATION — WORCESTER.

Incorporated April 17, 1896.

HENRY L. PARKER, *President.* CHARLES E. BURNHAM, *Treasurer.*

Directors:

LYMAN A. ELY, A. L. D. BUXTON,
HENRY L. PARKER, GEORGE T. DEWEY,
CHARLES E. BURNHAM.

JOHN T. BRIERLY, *Director for State.*
DANIEL PARLIN, *Director for the City of Worcester.*

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Cash on hand,	$3,275 56	Capital stock,	$45,000 00
Notes receivable,	43,909 01	Risk fund,	545 76
Capital in pledge department,	1,200 00	Guaranty fund,	2,000 00
Office furniture,	541 74	Fire risk fund,	283 00
		Undivided profits,	1,097 55
	$48,926 31		$48,926 31

PLEDGE DEPARTMENT.

ASSETS.		LIABILITIES.	
Cash,	$211 21	Capital advanced,	$1,200 00
Loans,	867 90	Interest,	8 91
Expenses,	129 80		
	$1,208 91		$1,208 91

Date of examination: December 22.

WORKINGMEN'S LOAN ASSOCIATION — BOSTON.

Incorporated March 8, 1888.

ROBERT TREAT PAINE, *President.*
ROBERT TREAT PAINE, 2d, *Treasurer.*
FRANCIS B. SEARS, *Vice-President.*
ARTHUR LYMAN, *Clerk.*

Directors:

EDMUND BILLINGS,
HERBERT LYMAN,
HENRY B. CABOT,
JOHN H. STORER,
ARTHUR S. JOHNSON,
JOSEPH LEE,
ARTHUR LYMAN,
JOHN F. MOORS,
CHARLES L. YOUNG,
ROBERT TREAT PAINE,
ROBERT TREAT PAINE, Jr.,
ROBERT TREAT PAINE, 2d,
FRANCIS B. SEARS.

SAMUEL CARR, *Director for State.*
CHARLES C. JACKSON, *Director for the City of Boston.*

BALANCE SHEET OCT. 31, 1899.

ASSETS.		LIABILITIES.	
Loans,	$178,147 94	Capital stock,	$125,000 00
Cash on hand,	5,464 90	Notes payable,	28,000 00
Expenses,	876 10	Profit and loss,	217 44
		Unclaimed balance,	182 77
		State tax,	900 00
		Interest,	1,827 78
		Undivided profits,	4,122 92
		Risk fund,	1,125 00
		Guaranty fund,	23,113 03
	$184,488 94		$184,488 94

Date of examination: December 26.

NATIONAL MORTGAGE AND DEBENTURE COMPANY — BOSTO

W. X. Fuller, *President.* Charles A. Rogers, *Treasurer.*

Balance Sheet Oct. 31, 1899.

Assets.		Liabilities.	
Loans secured by first liens on real estate,	$39,403 44	Capital stock paid in,	$258,900 00
Securities pledged for debenture bonds,	559,329 40	Guaranty fund,	3,300 00
Matured interest due on same,	21,243 39	Suspense account,	356 80
Commission notes secured by second liens on real estate,	29,730 17	Debenture bonds, outstanding,	496,983 00
Sixty shares capital stock of National Mortgage and Debenture Company, taken in settlement of claims,	1,500 00	Coupons on same not presented,	416 85
Real estate acquired by foreclosure,	60,239 64	Certificates of deposit bearing interest (money borrowed),	500 00
Other real estate,	1,609 32	Bills payable,	44,990 45
Furniture, fixtures and supplies,	3,883 49	Due sundry persons,	3,444 19
Past due interest remitted for but not paid to us,	28,011 50		
Bills receivable,	554 31		
Due from sundry persons,	501 79		
Profit and loss account,	62,889 84		
	$808,896 29		$808,896 29

How much of its capital stock is owned by officers of the company? $12,500.

How much, if any, of the capital stock owned by its officers is pledged to the company as collateral? None.

State the section of country in which loans are made, giving principal counties: Colorado, — Arapahoe, Boulder, Carbon, Delta, Garfield, Grand, Grover, La Plata, Laramie, Morgan, Rio Blanco, Weld, Yuma; Dakota, — Beadle, Brookings, Brown, Clark, Codington, Davison, Edmunds, Hamblin, Lake, Lincoln, Marshall, McPherson, Spink; Kansas, — Allen, Anderson, Barton, Bourbon, Butler, Chautauqua, Cherokee, Clark, Clay, Coffee, Cowley, Crawford, Dickinson, Douglas, Edwards, Elk, Ellsworth, Ellis, Ford, Garfield, Graham, Gray, Harvey, Harper, Hodgeman, Jackson, Jefferson, Kingman, Kiowa, Lincoln, Lyon, Marion, Meade, Mitchell, Morris, Neosha, Osborne, Ottawa, Pawnee, Pottawatomie, Pratt, Reno, Rice, Rooks, Rush, Russell, Saline, Shawnee, Stafford, Wilson, Woodson; Florida, — Putnam; Michigan, — Delta, Mackinaw, Schoolcraft; Minnesota, — Murray, Pipestone; Missouri, — Holt; Nebraska, — Butler, Dodge, Hayes, Holt; Wyoming, — Laramie.

Total amount of loans to date, approximating,		$3,500,000 00
Number and amount of loans extended the past two years: Cannot answer.		
Total amount of loans unpaid and outstanding,	Guaranteed: None.	
	Unguaranteed: Cannot answer.	
Total amount in process of foreclosure: Cannot answer.		
Total amount of debentures certified,		501,988 00
Less amount on hand and with agents,		5,000 00
Total liability for debenture bonds,		496,988 00

APPENDIX.

STATUTES

OF THE

Commonwealth of Massachusetts

RELATING TO

CO-OPERATIVE BANKS.

STATUTES

RELATING TO

CO-OPERATIVE BANKS.

ORGANIZATION.

(P. S., Chapter 117, Sections 1, 2, 3, 4.)

[As amended by Acts of 1890, Chapter 243, and Acts of 1883, Chapter 98.]

Corporations for accumulation of savings of members and lending funds to members.

SECTION 1. Twenty-five or more persons who associate themselves together by an agreement in writing with the intention of forming a corporation for the purpose of accumulating the savings of its members paid into such corporation in fixed periodical instalments and lending to its members the funds so accumulated shall, by and with the consent of the board of commissioners of savings banks, become a corporation upon complying with the provisions of the three following sections.

Agreement, what to set forth.

SECT. 2. The agreement shall set forth the fact that the subscribers thereto associated themselves with the intention of forming a corporation; the name by which the corporation shall be known; the purpose for which it is formed; the town or city, which shall be within this Commonwealth, in which it is located; and the limit of capital to be accumulated.

Name.

SECT. 3. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, and shall be changed only by act of the General Court. The words "co-operative bank" shall form a part of the name.

Corporation, how organized.

SECT. 4. The provisions of sections eighteen, twenty, and twenty-one of chapter one hundred and six shall

apply to such corporations, except that, in the certificate signed by the secretary of the Commonwealth, the limit of capital to be accumulated, as fixed in the agreement of association, shall be inserted, instead of the amount of the capital, that the certificate required by said section twenty-one to be filed and recorded may be signed and sworn to by the presiding and financial officers, and a majority at least of the officers possessing the powers of directors by whatever name they may be called, and that the fees to be paid for filing and recording the certificates required by said section twenty-one, including the issuing of the certificate of organization, shall be five dollars.

CAPITAL.

(P. S., Chapter 117, Section 5.)

Limit of capital.

SECT. 5. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The

Plans of issuing stock, etc.

shares may be issued in quarterly, half-yearly, or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any one such corporation. No shares of a prior series shall be issued after the issue of a new series.

(Acts of 1887, Chapter 216, Section 1.)

Limitation of capital.

The limitation of capital to be accumulated in any co-operative bank now organized or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes shall be held to apply to capital actually paid in, and no such bank shall be restrained from issuing shares so long as the capital actually paid in on shares is not in excess of one million dollars.

OFFICERS.

(P. S., Chapter 117, Section 6.)

By-laws. Officers to hold office until successors are elected.

SECT. 6. The number, title, duties and compensation of the officers of the corporation, their terms of office, the

time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members, shall be determined by the by-laws; but no member shall be entitled to more than one vote at any election. All officers shall continue in office until their successors are duly elected, and no corporation shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

(Acts of 1885, Chapter 121, Section 1.)

One person may be both secretary and treasurer.

In any co-operative bank now or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes, the offices of secretary and treasurer may be held by one and the same person.

MEETINGS.

(P. S., Chapter 117, Section 7.)

Monthly meetings. Dues.

SECT. 7. The officers shall hold stated monthly meetings. At or before each of these meetings every member shall pay to the corporation, as a contribution to its capital, one dollar as dues upon each share held by him until the share reaches the ultimate value of two hundred dollars, or is withdrawn, cancelled, or forfeited. Payment of dues on each series shall commence from its issue.

WITHDRAWALS.

(Acts of 1887, Chapter 216, Sections 2, 3.)

Withdrawal of shares.

SECT. 2. A member may withdraw his unpledged shares at any time by giving thirty days' notice of his intention so to do, written in a book held and provided by the corporation for that purpose. Upon such withdrawal the shareholder's account shall be settled as follows: — From the amount then standing to the credit of the shares to be withdrawn there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholders shall be paid the balance: *provided*,

that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members without the consent of the directors.

Directors may retire unpledged shares.

The directors may, at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; but whenever there shall remain in any series, at the expiration of five years after the date of its issue, an excess above one hundred unpledged shares, then it shall be the duty of the directors to retire annually twenty-five per centum of such excess existing at said expiration of five years after the date of its issue, so that not more than one hundred unpledged shares shall remain in such series at the expiration of nine years from the date of its issue, and thereafter the directors may in their discretion retire such other unpledged shares as they consider the best interests of the bank to require: *provided*, that whenever under the provisions of this section the withdrawal of shares is to be enforced the shares to be retired shall be determined by lot, and the holders thereof shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss; *provided also*, that shares pledged for share loans shall be treated as unpledged shares.

SHARES IN NAME OF MINORS.

Shares issued in the name of a minor.

SECT. 3. Shares may be issued in the name of a minor, and if so issued may, at the discretion of the directors, be withdrawn, in manner as provided in section two of this act [chap. 216, Acts of 1887], by such minor, the parent or guardian of such minor, and in either case payments made on such withdrawals of shares shall be valid.

Shares held in trust.

When a share or shares are held by any one in trust for another, the name and residence of the person for whom such share or shares are held shall be disclosed; and the account shall be kept in the name of such holder as trustee for such person; and, if no other notice of the existence and terms of such trust has been given in writ-

ing to the corporation, in the event of the death of the trustee, such shares may be withdrawn by the person for whom such deposit was made or by his legal representatives.

MATURITY OF SHARES.

(P. S., Chapter 117, Section 9.)

[As amended by Acts of 1882, Chapter 251, Acts of 1887, Chapter 216, Section 5, and Acts of 1898, Chapter 247, Section 3.]

Shares, when matured.

SECT. 9. When each unpledged share of a given series reaches the value of two hundred dollars all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the corporation two hundred dollars: *provided*, that at no time shall more than one half of the funds in the treasury be applicable to the payment of such matured shares without the consent of the directors; and *provided, further*, that when any series of shares, either pledged or unpledged, reaches maturity between the dates of adjustment of profits, or whenever shares are retired between such dates, the holders of such shares shall, in addition to the value thereof, be entitled to interest for all full months from the date of the preceding adjustment to the time of payment, at the rate at which profits were distributed at said adjustment, and that before paying matured shares all arrears and fines shall be deducted.

HOW MONEYS MAY BE LENT OR INVESTED.

(P. S., Chapter 117, Section 10.)

[As amended by Acts of 1890, Chapter 78, and Acts of 1896, Chapter 277.]

Moneys to be lent by monthly sales; how invested, if unsold.

SECT. 10. The moneys accumulated, after due allowance for all necessary expenses and the cancellation of shares, shall at each stated monthly meeting be offered to the members according to the premiums bid by them for priority of right to a loan. Each member whose bid is accepted shall be entitled upon giving proper security to receive a loan of two hundred dollars for each unpledged share held by him, or such fractional part of two hundred dollars as the by-laws may allow. If any money

so offered for sale remains unsold the directors may invest the same in any of the securities named in the second clause of section twenty-one of chapter three hundred and seventeen of the acts of the year eighteen hundred and ninety-four, or may loan the same upon first mortgages of real estate situated in this Commonwealth, upon the conditions imposed upon co-operative banks, or may loan the same upon the shares of the bank in sums not exceeding their value at the adjustment next preceding the time of the loan, provided that the loans in either case shall be at the highest rate at the next preceding monthly sale of moneys, and further provided that in either case a note shall be given as required by section thirteen of chapter one hundred and seventeen of the Public Statutes.

PREMIUMS ON LOANS.

(P. S., Chapter 117, Section 11.)

Premiums.

SECT. 11. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the corporation as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

INTEREST ON LOANS.

(P. S., Chapter 117, Section 12.)

Interest.

SECT. 12. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent. per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared cancelled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

(Acts of 1882, Chapter 251, Section 2.)

Any corporation organized under said chapter one hundred and seventeen may provide in its by-laws that the bid for loans at its stated monthly meeting shall, instead of a premium, be a rate of annual interest upon the sum desired, payable in monthly instalments. Such bids shall include the whole interest to be paid, and may be at any rate not less than five per centum per annum.

Bids for loans may be at a rate of interest instead of premium.

LOANS.

(P. S., Chapter 117, Section 13.)

[As amended by Acts of 1894, Chapter 342.]

SECT. 13. For every loan made a note shall be given, accompanied by a transfer and pledge of the shares of the borrower, and secured by a mortgage of real estate situated in this Commonwealth, unencumbered by any mortgage or lien other than such as may be held by the bank making the loan. The shares so pledged shall be held by the corporation as collateral security for the performance of the conditions of said note and mortgage. Said note and mortgage shall recite the number of shares pledged and the amount of money advanced thereon, and shall be conditioned for the payment at the stated meetings of the corporation of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise cancelled and discharged: *provided*, that the shares without other security may in the discretion of the directors be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan.

Security.

If the borrower neglects to offer security satisfactory to the directors within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses,

Neglect to offer satisfactory security to forfeit right to loan, etc.

if any, incurred; and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

PAYMENT OF LOANS.

(P. S., Chapter 117, Section 14.)

Payment.

SECT. 14. A borrower may repay a loan at any time, upon application to the corporation, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium, and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security; and the balance shall be received by the corporation in full satisfaction and discharge of said loan: *provided*, that all settlements made at periods intervening between stated meetings of the directors shall be made as of the date of the stated meetings next succeeding such settlement; and *provided*, that a borrower desiring to retain his shares and membership may at his option repay his loan without claiming credit for said shares, whereupon said shares shall be re-transferred to him, and shall be free from any claim by reason of said cancelled loan.

(Acts of 1887, Chapter 216, Section 4.)

Partial payment of loans on real estate.

Partial payment of loans on real estate made by any co-operative bank may be received in sums of fifty dollars or any multiple thereof; and for each two hundred dollars so repaid one share of stock shall be released from pledge.

(Acts of 1894, Chapter 342, Section 2.)

Purchase of money at lower rates; not to affect existing mortgage contracts.

When a member of a co-operative bank purchases money at a lower rate than that paid by him on an existing loan, secured by a mortgage, for the purpose by him declared of reducing the premium or rate of interest upon said loan, no new mortgage shall be required, but an agreement in writing for the reduction of said premium or rate of interest, signed by said borrowing member and the secretary of the bank, with the written approval of the

president, shall be valid, and shall in no respect impair or affect the existing mortgage contract; and thereafter said borrowing member shall make the monthly payments on said loan in accordance with the terms of said agreement, and the sum of money previously so purchased by him may be resold by the bank at the same meeting. The borrower shall be required to give notice to the secretary before the sale, if he intends to re-buy his money. Nothing in this section shall be construed to exempt the re-borrower from paying the interest and premium for the current month on the loan made by him for the substitution of which the new loan is made.

FINES, FORFEITURE OF SHARES, ETC.

(P. S., Chapter 117, Sections 15, 16.)

[As amended by Acts of 1882, Chapter 251, Acts of 1885, Chapter 121, Section 4, and Acts of 1896, Chapter 285.]

Fines, forfeiture of shares.

SECT. 15. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent. a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of forfeiture shall be ascertained, and, after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the "Forfeited Share Account," to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the corporation accruing after the

last adjustment and valuation of shares before said forfeiture.

Recovery of loan.

SECT. 16. If a borrowing member is in arrears for dues, interest, premium or fines for more than six months, the directors may, at their discretion, declare the shares forfeited, after one month's notice, if the arrears continue unpaid. The account of such borrowing member shall then be debited with the arrears of interest, premium and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall, be enforced against the security, and be recovered as secured debts are recovered at law.

(Acts of 1895, Chapter 172, Section 1.)

Fines.

No member of a co-operative bank whose shares are withdrawn, forfeited or retired, shall be charged with fines upon such shares in excess of the profits distributed thereto, and if no profits shall have been distributed to such shares no fines shall be charged thereon. Nothing herein contained shall prevent a borrowing member being charged with fines according to existing statutes upon interest and premiums in arrears.

BOOKS AND ACCOUNTS.

(P. S., Chapter 117, Section 17.)

Books of account. Duties of treasurer, etc.

SECT. 17. The general accounts of every such corporation shall be kept by double entry. All moneys received by the corporation from each member shall be receipted for by persons designated by the directors, in a pass-book provided by the corporation for the use of, and to be held by, the member; and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him, and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the

"cash-book," to be provided by the corporation for the purpose, and the entries therein shall be so made as to show the name of the payer, the number of shares, the number or designation of the series or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered into a column devoted to its kind. Said cash-book shall be closed after the termination of each stated meeting, and shall be an exhibit of the receipts of all moneys paid at said meeting. All payments made by the corporation for any purpose whatsoever shall be by order, check or draft upon the treasurer, signed by the president and secretary, and endorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft. The treasurer shall dispose of and secure the safe keeping of all moneys, securities, and property of the corporation, in the manner designated by the by-laws, and the treasurer and secretary shall give such security for the faithful performance of their respective duties as the by-laws may direct.

PROFITS AND LOSSES.

(P. S., Chapter 117, Section 18.)

Distribution of profits and losses.

SECT. 18. The profits and losses may be distributed annually, semi-annually or quarterly to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the times of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence.

GUARANTY FUND.

(Acts of 1885, Chapter 121, Section 2.)

Guaranty fund to be reserved from profits.

At each periodical distribution of profits the directors shall reserve as a guaranty fund a sum not less than one nor more than five per cent. of the net profits accruing since the next preceding adjustment, until such fund amounts to five per cent. of the dues capital, which fund shall thereafter be maintained and held; and said fund shall be at all times available to meet losses in the business of the corporation from depreciation of its securities or otherwise.

REAL ESTATE: HOW ACQUIRED.

(P. S., Chapter 117, Section 19.)

[As amended by Acts of 1898, Chapter 247, Section 2.]

Corporation may buy and sell real estate.

SECT. 19. Any such corporation may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest, and may sell, convey or lease the real estate so purchased, and, on the sale thereof, may take a mortgage in common form thereon to secure the payment of the whole or part of the purchase money. All real estate so acquired shall be sold within five years from the acquisition of the title thereto: *provided, however*, that the board of commissioners of savings banks, may, upon the petition of the security committee of any such corporation and for good cause shown, grant an additional time for the sale of the same.

SUPERVISION.

(P. S., Chapter 117, Section 20.)

Powers of savings bank commissioners.

SECT. 20. The commissioners of savings banks shall perform, in reference to every such corporation, the same duties, and shall have the same powers, as are required of or given to them in reference to savings banks, and shall annually make report to the general court of such facts

and statements respecting such associations, and in such forms as they deem that the public interest requires. Every officer of such corporation shall answer truly all inquiries made, and shall make all returns required by the commissioners.

ANNUAL RETURNS.

(Acts of 1889, Chapter 159, Section 2.)

[As amended by Acts of 1895, Chapter 171.]

Annual returns. Penalty.

Every co-operative bank shall annually within thirty days after the last business day of October make a return to the commissioners of savings banks in such form as may be prescribed by them, showing accurately the condition thereof at close of business on said day, which return shall be signed and sworn to by the secretary and treasurer of such corporation. The president and five or more of the directors shall certify and make oath that the report is correct according to their best knowledge and belief. Such returns shall include all sums received and all sums disbursed up to the close of business on said day, except that sums received for dues, interest, premiums and fines on account of the next monthly meeting may be omitted. When a report is defective or appears to be erroneous, the board shall notify the bank to amend the same within fifteen days. Every co-operative bank neglecting to make the return required by this act on or before the time named therein, or to amend such report within fifteen days, when notified by the board so to do, shall forfeit five dollars for each day's neglect.

[Chap. 361, Acts of 1896.]

An Act relative to the bonds of treasurers and employees of savings banks and institutions for savings, and co-operative banks.

Section 1. Whenever, under the provisions of section fourteen of chapter three hundred and seventeen of the

acts of the year eighteen hundred and ninety-four, it becomes necessary for the treasurer or other officer or employee of a savings bank or institution for savings to give bond for the faithful discharge of his duties, he may give a bond in which any company organized under the laws of this state, or chartered by any other state or government to transact fidelity insurance or corporate suretyship, and authorized to do business in this Commonwealth, may be surety, or may be jointly and severally bound with such treasurer or other officer or employee. Such bond shall be to the satisfaction of the trustees and in a form to be approved by the commissioners of savings banks, and an attested copy thereof, with a certificate of the custodian that the original is in his possession, shall be filed with the commissioners of savings banks.

Sect. 2. The provisions of section one shall also apply to bonds of secretaries and treasurers of co-operative banks, given under the provisions of section seventeen of chapter one hundred and seventeen of the Public Statutes.

[Chap. 161, Acts of 1897.]

An Act relative to co-operative banks.

No co-operative bank, nor any person acting in its behalf, shall take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of property and titles and preparation and recording of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred nor more than one thousand dollars.

[Chap. 247, Acts of 1898.]

An Act relative to co-operative banks.

Section 1. The secretary and treasurer of every co-operative bank shall file with the board of commissioners of savings banks an attested copy of his bond, with a certificate of the custodian of the bond that the original is in his possession. Such officers shall notify said board of any change thereafter made in their bonds. If any such officer fails, within ten days from the date thereof, to file a copy of his bond or to notify the board of any change therein, as required by this act, he shall be liable to a penalty of fifty dollars. The board shall keep a record showing when said bonds expire, and the changes so notified; and, whenever in its judgment it is necessary for the security of the shareholders, shall require a new bond in such amount and with such sureties as said board may approve. The secretary and treasurer of every such corporation shall give a new bond as often as once in five years.

STATUTES

OF THE

Commonwealth of Massachusetts

RELATING TO

FOREIGN CORPORATIONS

(Commonly known as Building and Loan Associations)

TRANSACTING BUSINESS IN MASSACHUSETTS IN THE MANNER OF CO-OPERATIVE BANKS.

[Chap. 310, Acts of 1890.]

An Act in relation to the business of co-operative banking.

Be it enacted, etc., as follows:

Co-operative banks to be incorporated.

Section 1. Except as is hereinafter provided, no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of a co-operative bank within this Commonwealth, unless incorporated under the laws thereof for such purpose.

Foreign corporations to make a deposit with the treasurer of the Commonwealth.

Sect. 2. The board of commissioners of savings banks may authorize any such association or corporation duly established under the laws of another state to carry on such business in the Commonwealth, but said association or corporation shall not transact such business in this Commonwealth unless it shall first deposit with the treasurer of the Commonwealth the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent. of the deposits made in such association or corporation by citizens of the Commonwealth, the amount of percentage of deposits so required to be determined from time to time by said board of commissioners of savings banks; or in lieu thereof the whole or any part of said sum may consist of any of the securities named in the first, second and third clauses of section twenty of chapter one hundred and sixteen of the Public Statutes* and acts amendatory thereof, at their par value, and the said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the Commonwealth with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent

This section repealed by chap. 286, Acts of 1896. (See p. xxiii.)

Disposition of moneys deposited.

* Repealed, and superseded by first, second and third clauses of section 21, chapter 317, Acts of 1894.

jurisdiction made on due notice to the attorney-general of the Commonwealth, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the purpose of ascertaining the business and financial condition of any such association or corporation doing or desiring to do such business, said board may make examinations of such associations or corporations at such times and at such places as said board may desire, the expense of such examinations being paid by the association or corporation examined, and may also require returns to be made to them in such form and at such times as they may elect. Whenever, upon examination or otherwise, it is the opinion of said board that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said board shall revoke or suspend the authority given to said association or corporation, but this section shall not prevent such a bank or institution, incorporated under the laws of another state, from loaning money upon mortgages of real estate located within the Commonwealth.*

Examinations by commissioners.

Authority to do business may be revoked.

To conform with requirements within sixty days.

SECT. 3. Every such person, association or corporation transacting business in the Commonwealth at the time of the passage of this act shall, within sixty days after such passage, conform to the requirements of this act.

Penalties.

SECT. 4. Whoever violates any provision of the preceding sections shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may on petition be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

SECT. 5. This act shall take effect upon its passage. [*Approved May 21, 1890.*

* Section repealed by chapter 286, Acts of 1896.

[Chap. 403, Acts of 1891.]

An Act to authorize the commissioners of savings banks to prevent foreign co-operative banking corporations from transacting business in this commonwealth.

Be it enacted, etc., as follows:

Corporations may be prevented from doing business hazardous to the public.

Whenever, upon examination or otherwise, it is the opinion of the board of commissioners of savings banks that any association or corporation established under the laws of another state, for the purpose of carrying on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of a co-operative bank, and authorized to do business in this Commonwealth, is transacting such business in a manner hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said board shall revoke or suspend the authority given to such association or corporation if it has been authorized to do business in the Commonwealth as aforesaid, and if not so authorized said board shall notify it to cease the transaction of such business; and in either case such association or corporation shall thereafter have no authority to transact such business within the Commonwealth. But nothing herein contained shall prevent such association or corporation from loaning money upon mortgages of real estate located within the Commonwealth. [*Approved June 11, 1891.*

Loans upon mortgages of real estate in the Commonwealth.

[Chap. 286, Acts of 1896.]

An Act relative to the transaction of the business of co-operative banking by foreign corporations.

Be it enacted, etc., as follows:

Section 1. Section two of chapter three hundred and ten of the acts of the year eighteen hundred and ninety

is hereby repealed; *provided*, *however*, that any association or corporation which at the passage of this act is duly licensed by the board of commissioners of savings banks to transact business in this Commonwealth, under the provisions of said section, may be allowed to continue business, subject to all the conditions and restrictions of such license and the provisions of said chapter three hundred and ten as existing previous to the passage of this act.

SECT. 2. This act shall take effect upon its passage. [*Approved April 14, 1896.*

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STATUTES

RELATING TO

MORTGAGE LOAN AND INVESTMENT COMPANIES.

AN ACT

IN RELATION TO

MORTGAGE LOAN AND INVESTMENT COMPANIES.

(Chapter 387, Acts of 1888.)

SECTION 1. Every corporation now or hereafter established under the laws of this Commonwealth for the special purpose of negotiating or making loans of money secured by deed of trust or mortgage of real estate situated outside of this Commonwealth, may exercise and enjoy all the powers, and shall be governed by the provisions and be subject to the duties, restrictions and liabilities prescribed in this act and any acts which may hereafter be passed in amendment or lieu thereof. All such corporations heretofore chartered shall continue to exercise and enjoy their powers and privileges according to their respective charters, and shall be subject to all the liabilities imposed by the same, except so far as said powers, privileges and liabilities are modified and controlled by the provisions of this act.

SECT. 2. Every such corporation may make loans of money secured by deed of trust or mortgage of real estate situated in any state, other than this Commonwealth, or territory of the United States to an amount not exceeding fifty per cent. of the appraised value of said property; but no loan shall be made on any property subject to a prior mortgage, encumbrance or lien. Every such corporation may also hold, sell and assign the bonds, notes, mortgages and securities taken for such loans; may guarantee the payment of the interest and principal of any bonds, notes or other evidences of debt secured as aforesaid, and may guarantee the title to the property securing such evidences of debt for the time such debt remains unpaid: *provided*, that nothing contained in this act shall

be construed as authorizing such corporations to engage in the business of title insurance.

SECT. 3. Every such corporation may purchase, hold, guarantee, sell and assign notes or bonds, and the mortgages or deeds of trust securing the same, or other papers securing any loan made by any individual, firm, corporation or association, provided such loan shall have been made in accordance with the conditions under which such corporations can make loans, as prescribed in section two of this act.

SECT. 4. Every such corporation may receive money from any individual, firm, corporation or association, for investment in the securities which such corporations are by this act authorized to sell or issue, and may allow interest on such money from the time of its receipt to the time of its investment as aforesaid, at such rate as may be agreed upon; may receive, care for, manage and sell stocks, bonds and evidences of debt, the avails of which are intended for investment as aforesaid. No such corporation shall receive money on deposit, except as hereinbefore provided, or engage in any form of banking or trust business other than as permitted by the terms of this act.

SECT. 5. Every such corporation may act as agent for the purpose of foreclosing mortgages and collecting claims arising by reason of any evidence of debt deposited with it under the provisions of section four of this act; may purchase real estate at any public auction sale thereof made by virtue of the power contained in any deed of trust or mortgage owned, held or guaranteed by it, or at a private sale thereof made for the purpose of cancelling the debt secured by any such deed of trust or mortgage; may hold, sell, transfer and convey said property: *provided*, all real estate purchased or acquired under the provisions of this section shall be sold within five years after such purchase or acquisition.

SECT. 6. Every such corporation may issue debentures or bonds, to secure the payment of which, such cor-

poration shall from time to time assign, transfer and set over to trustees, none of whom shall be officers of the corporation, or to a trust company established under the laws of this Commonwealth, deeds of trust or mortgages of real estate on which loans have been made in accordance with the provisions of this act, to be held by such trustees or company in trust for the benefit of the holders of said debentures or bonds, whereupon such trustees or company shall indorse their or its certificate of such fact upon debentures or bonds not exceeding in amount the face value of securities so transferred to them or it.

SECT. 7. The total amount of mortgages guaranteed and of debentures or bonds issued by any such corporation shall at no time be in excess of ten times the amount of its capital stock actually paid in and its surplus.

SECT. 8. All bonds, notes and other evidences of debt taken by such corporation for money loaned shall be payable to such corporation at its principal place of business within this Commonwealth, and shall pass by delivery, by transfer on the books of such corporation at its principal place of business within this Commonwealth, or by certificate of its transfer agent at such other place as it may appoint. No transfer except on the books of the corporation or by certificate of its transfer agent, shall be valid unless the last transfer shall have been to bearer. A complete record of such transfer by said transfer agents shall be forwarded to and kept at the principal place of business of such corporation within this Commonwealth.

SECT. 9. Every such corporation may hold real estate within this Commonwealth suitable for the transaction of its business, to an amount not exceeding twenty-five per cent. of its capital actually paid in.

SECT. 10. No such corporation shall be the purchaser or holder of any of the shares of its own capital stock, unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock

so purchased shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 11. The shareholders of every such corporation shall be held individually liable in the same manner and to the same extent, and not otherwise, as stockholders of manufacturing corporations are or may be held liable under the laws of this Commonwealth. The provisions contained in sections sixty-two to seventy-one inclusive of chapter one hundred and six of the Public Statutes shall apply to and regulate the enforcement of this liability.

SECT. 12. Every such corporation shall set apart as a guaranty fund a sum not less than five per cent. of its paid in capital, and shall thereafter annually add thereto a sum not less than ten per cent. of its net earnings, until such fund, with the accumulated interest thereon, shall be equal to not less than twenty-five per cent. of its paid in capital. Said fund shall be invested in United States bonds; English consols; first mortgage bonds of any railroad corporation which has paid a dividend on its stock for at least three years next preceding the date of said investment; in the legally authorized bonds for municipal purposes of any city of the United States of not less than thirty thousand inhabitants whose whole indebtedness shall not exceed five per cent. of its last assessed valuation; or in any securities in which savings banks of this Commonwealth are allowed to invest.

SECT. 13. The books of every such corporation shall at all reasonable times be open for inspection to the stockholders and to all holders of bonds and debentures issued by such corporation, or of notes and other evidences of debt guaranteed by such corporation.

SECT. 14. The commissioners of savings banks shall have access to the vaults, books and papers of every such corporation; and it shall be their duty to inspect, examine and inquire into its affairs and take proceedings in regard to them at such times as they shall deem necessary,

in the same manner and to the same extent as if such corporation was a savings bank, subject to all the laws which are now or hereafter may be in force relating to such institutions in this regard: *provided*, *however*, said commissioners may cause any examination to be made by an expert under their direction but at the expense of the corporation. Every such corporation shall annually, within ten days after the last business day of October, make a return to said commissioners, which return shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind in accordance with a blank form to be furnished by said commissioners, and such annual returns shall be published in a newspaper of the city or town where such corporation is located, at the expense of such corporation, at such times and in such manner as may be directed by said commissioners. Said commissioners shall annually make report to the general court of such facts and statements respecting such corporations, and in such forms as they deem that the public interest requires.

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